

U.S. Department of
Homeland Security

United States
Coast Guard



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United States Coast Guard

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MEMORANDUM

From: Captain Robert Skewes
COMDT (G-WKW)

Reply to G-WKW
Attn of: Robert Skewes
(202) 267-6729

To: U. S. Coast Guard Transition Assistance Program

Subj: PRESEPERATION COUNSELING

Ref: (a) National Defense Authorization Act for Fiscal Year 1995, Public Law 103-337
(b) Preseparation Counseling, COMDTINST 1900.2
(c) Transition Assistance Program, COMDTINST 1900.2

1. Reference (a) requires that all Coast Guard members separating from the military, whether through retirement, end of enlistment, medical board, or involuntary separation, receive preseparation counseling on specified benefits and services. This counseling ensures that all separating members have the opportunity to learn about the transition services and benefits available to assist them and their spouses in adjusting to civilian life. Preseparation Counseling is required to be documented via DD Form 2648, the Preseparation Counseling Checklist.

2. Reference (c), Section 5A, states that "A command representative will meet with all members separating, retiring, or entering the Disability Evaluation System (Initial Medical Board Initiation), officers and enlisted, approximately 180 days before separation and not later than 15 days after official notification of separation." ... "Preseparation counseling must occur at least 90 days prior to separation."

3. This booklet is to be used for informational purposes only and contains material that is valid at the time of publication. Your Transition & Relocation Manager will address any changes to law, regulation, or policy that may have occurred since publication.

4. Any recommendations, comments, or changes regarding material contained in this booklet may be forwarded to U. S. Coast Guard Headquarters, Attention: G-WKW-2.

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Table of Contents

Preseparation Counseling Checklist (DD Form 2648)	iii, iv
Introduction	1
Checklist Item Number	
10 Effects of Career Change	2
11 Employment Assistance	5
a. Dept. of Labor sponsored Transition Assistance Workshops & Service	5
b. Use of Form 2586	5
c. DoD Job Search Web Site	5
d. Transition Bulletin Board & Public Community Service Opportunities	6
e. Teacher's & Teacher's Aide Opportunities/Troops to Teachers	6
f. Federal Employment Opportunities	7
g. Hiring Preference in Non-Appropriate Fund (NAF) jobs	7
h. State Employment Agencies/Americas Job Bank	7
12 Relocation Assistance	
a) Permissive TDY and Excess Leave	8
b) Travel Allowances	9
13. Education/Training	
a Education Benefits - Montgomery GI Bill (Active Duty)	13
a Education Benefits - Montgomery GI Bill (Conversion)	15
a Education Benefits - Veteran's Educational Assistance (VEAP)	16
b Workforce Investment Act (WIA)	18
c Additional Education or Training Options	20
c Coast Guard Institute - Military Training & Experience Doc.	20
c. Vocational Rehabilitation – Chapter 31	21
d. Licensing & Certification Information	23
e. Defense Activity for Non-Traditional Education Support (DANTES)	25
14. Health and Life Insurance	
a) 60-Day or 120-Day Extended Military and Limited Dental Benefits	27
b) Continued Health Care Benefit Program (CHCBP)	28
c) Veterans Group Life Insurance (VGLI)	30
15. Finances	
a) Financial Management	32
a) Thrift Savings Plan	33
a) Survivor Benefit Plan (SBP)	35
b) Separation Pay	37
c) Unemployment Compensation	38
d) Other Financial Assistance - VA Loans, SBA Loans,	39
16. Reserve Affiliation	44

17. Disabled Veterans Benefits

a. Disabled Transition Assistance Program (DTAP).....	46
b. Disability Compensation	47
b. Filing A Disability Claim	48
b. Vocational Rehabilitation	51
b. VA Health Care System Priority	52
b. Dental Care	55

18. Individual Transition Plan..... 57

Appendix Section

Appendix A - Transition Assistance Program Eligibility	62
Appendix B - Veterans Benefits Timetable.....	65
Appendix C - Forms.....	67
Appendix D - Important Information about Forms and Documents	70
Appendix E - Helpful Websites	72
Appendix F - Useful Telephone Numbers	75
Appendix G - Eligibility Criteria for Involuntary Separation Benefits	76
Appendix H – Resources And General Information.....	81

PRESEPARATION COUNSELING CHECKLIST
(Please read Privacy Act Statement below before completing this form.)

SECTION 1 – PRIVACY ACT STATEMENT

AUTHORITY: 10 USC 1142, E.O. 9397.

PRINCIPAL PUPOSE (S): To record preseparation services and benefits requested by and provided to Service members; to identify Preseparation counseling areas of interest as a basis for development of an individual Transition Plan (ITP). The signed preseparation Counseling checklist will be maintained in the Service members official personnel file. Title 10, USC 1142, requires that not later than 90 days before the date of separation, preseparation counseling for Service members be made available.

ROUTINE USE(S): None.

DISCLOSURE: Voluntary; however, it will not be possible to initiate preseparation services or develop an Individual Transition Plan (ITP) for a Service member if the information is not provided.

SECTION II – PERSONAL INFORMATION (to be filled out by all applicants)

1. NAME (Last, First, Middle Initial)		2. SSN		3. GRADE	
4. SERVICE	5. DUTY STATION	6. EXPECTED SEPARATION DATE (YYYYMMDD)	7. DATE CHECKLIST PREPARED (YYYYMMDD)		

Section III. ALL TRANSITIONING SERVICE MEMBERS MUST READ AND SIGN.

I was offered preseparation counseling on the above date (Item 7) on my transition benefits and services as appropriate. I understand that this preseparation counseling is provided to assist my transition process as required by Title 10, USC 1142.
☐ I accept ☐ decline (X appropriate block) further transition assistance counseling. (If you declined further transition assistance Counseling, sign and date.) I have checked those items where I desire further information or counseling. I have also been advised where to obtain assistance in developing an Individual Transition Plan (ITP).

8a. SERVICE MEMBER SIGNATURE	b. DATE (YYYYMMDD)	9a. TRANSITION COUNSELOR SIGNATURE	b. DATE (YYYYMMDD)
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SECTION IV. Please indicate (by checking YES or NO) whether you (or your spouse if applicable) desire counseling for the following services and benefits. All benefits and services checked YES should be used in developing your ITP. The following services and benefits are available to all Service members, unless otherwise specified.

	SERVICEMEMBER			SPOUSE			REFERRED TO (input is optional)
	YES	NO	N/A	YES	NO	N/A	
10. EFFECTS OF A CAREER CHANGE							Career Development Advisor (CDA)
11. EMPLOYMENT ASSISTANCE							
a. Dept. of Labor sponsored Transition Assistance Workshops and Service sponsored transition Seminars/ Workshops							Transition Manager
b. Use of DD Form 2586 (Verification of Military Experience and Training)							Not Available to Coast Guard only DoD
(1) Do you want a copy of your Verification of Military Experience and Training?							Not Available to Coast Guard only DoD
c. DoD Job Search Web Site: dod.jobsearch.org							http://dod.jobsearch.org
d. Transition Bulletin Board (TBB) and Public and Community Service Opportunities							http://www.dmdc.osd.mil/ot
e. Teachers and Teacher's Aide Opportunities/Troops to Teachers							http://voled.doded.mil/dantes/ttt
f. Federal Employment Opportunities							http://www.opm.gov ; http://www.donhr.navy.mil/ http://dodtransportal.org
g. Hiring Preference in Non-Appropriated Fund (NAF) jobs (Eligible Involuntary Separatees)							http://dodtransportal.org
h. State Employment Agencies/America's Job Bank							http://www.ajb.dni.us/
12. RELOCATION ASSISTANCE * NOTE: Status of Forces Agreement limitations apply for overseas Service members.							
a. Permissive (TDY/TAD) and Excess leave							Unit Yeoman/Service PERSRU
* b. Travel and transportation allowances							Transportation Officer/PERSRU
13. EDUCATION/TRAINING							
a. Education benefits (Montgomery GI Bill, Veterans Educational Assistance Program, Vietnam-era, etc.)							(800) 962-1425; (800) 827-1000 or visit http://www.va.gov
b. Workforce Investment Act (WIA)							http://www.doleta.gov/usworkforce/
c. Additional education or training options							Career Development Advisor (CDA)

PRESEPARATION COUNSELING CHECKLIST SECTION IV (Continued)		NAME (Last, First, Middle Initial)						SSN	
		SERVICE MEMBER			SPOUSE			REFERRED TO (input is optional)	
		YES	NO	N/A	YES	NO	N/A		
13. EDUCATION/TRAINING (continued)									
d. Licensing and Certification Information (www.umet-vets.dol.gov)								http://www.umet-vets.dol.gov	
e. Defense Activity for Non-Traditional Educational Support (www.voled.doded.mil/)								http://www.voled.doded.mil Education Officer/F.O.T.	
14. HEALTH AND LIFE INSURANCE									
a. 60-day or 120-day extended Military and limited Dental benefits (Eligible Involuntary Separates)								Health Benefits Advisor or http://www.tricare.osd.mil	
b. Option to purchase 18-month conversion health insurance Concurrent pre-existing condition coverage with purchase of Conversion health insurance.								Continued Health Care Benefit Program (CHCBP) (800) 809-6119	
c. Veteran's Group Life Insurance								(800) 827-1000 or http://www.va.gov	
15. FINANCES									
a. Financial Management (TSP, Retirement, SBP)								Command Financial Specialist; EAPC at Worklife; http://www.tsp.gov	
b. Separation pay (Eligible Involuntary Separatee)								Personnel Office	
c. Unemployment Compensation								State Employment Office	
d. Other financial assistance (VA Loans, SBA Loans, and other government grants and loans).								http://www.va.gov http://www.sba.gov	
16. RESERVE AFFILIATION									
17. DISABLED VETERANS BENEFITS									
a. Disabled Transition Assistance Program (DTAP)								Transition Manager; (800) 827-1000 or http://www.va.gov	
b. VA Disability Benefits								Same as 17a.	
18. INDIVIDUAL TRANSITION PLAN (ITP)									
a. As a separating Service member, after receiving the basic pre-separation information and completing this checklist, you and your spouse (if applicable) are entitled to receive assistance in developing an ITP and counseling based on the areas of interest you have identified on the checklist. The pre-separation checklist addresses a variety of transition services and benefits to which you may be entitled. Each individual is strongly encouraged to take advantage of the opportunity to develop an ITP. The purpose of an ITP is to identify educational, training and employment objectives and to develop a plan to achieve these objectives. It is the Military Department's responsibility to offer Service members the opportunity and assistance to develop an ITP. It is the Service member's responsibility to develop an ITP based on his/her specific objectives and the objectives of his or her spouse, if appropriate.									
b. Based upon information received during Pre-separation Counseling, do you desire assistance in developing your ITP? If yes, the Career Development Advisor is available to assist.								Career Development Advisor (CDA)	
SECTION V – REMARKS If Service member is completing this form less than 90 days prior to separation, an explanation is required. Use this section to document reason for non-compliance with 10 U.S.C. 1142. If unanticipated loss, so state. Give date of original notification of loss. Ensure a statement is made and initialed by service member that he/she has been advised to their eligibility to receive transition assistance services, which includes the U.S. Department of Labor TAP Workshop, for up to 180 days following separation. Separation from active duty will not be delayed for the sole purpose of attending a TAP Workshop. Service member has been advised he/she may receive transition services at any DoD installation hosting transition services.									

U.S. Coast Guard - Preseparation Counseling

Introduction

This booklet contains information for members being separated or retired from the U. S. Coast Guard. There are two eligibility categories:

1. **"Eligible for Transition Benefits"** (qualifying separation SPD codes can be viewed in **Appendix G.**)
2. **"Without Transition Benefits."**

Note: Retirees normally fall in the "Without Transition Benefits" category.

Go to Appendix A and select the column that fits your separation situation for programs and or services for which you are eligible.

This booklet is for information only, and is not authority for action.

References

- (a) COMDINST 1900.1 - PRESEPARATION COUNSELING
 - (b) COMDINST 1900.2 - TRANSITION ASSISTANCE PROGRAM
-

Background

The National Defense Authorization Bill of Fiscal Year 1995 amended Chapter 58 of Title 10 to include the Coast Guard. Chapter 58 addresses benefits and services for members being separated or recently separated. It requires the Coast Guard to conduct individual preseparation counseling for all personnel approximately 180 days before separation and identifies additional benefits for members denied reenlistment or involuntarily discharged. **References (a) and (b) task commanding officers and officers in charge with responsibility for ensuring this counseling session is completed.**

DD Form 2648 (Preseparation Counseling Checklist) must be completed by the member, spouse (if applicable), and the unit person responsible for the counseling session. The completed DD Form 2648 should be forwarded to the servicing PERSRU with the Career Intentions Worksheet (CG-PPC-2045). The DD Form 2648 will be filed in the member's official service record.

How to use this guide

The information provided in this booklet is presented in the same order as the Preseparation Counseling Checklist (DD Form 2648) and is intended as an additional source of information for the user.

To determine eligibility for a particular item, check references (a) and (b), and review **Appendixes A & I.**

10 EFFECTS OF CAREER CHANGE

Reference	HRICINST 1800.5B Your Guide To Retirement
Contact	<ul style="list-style-type: none">• ISC Work-Life Staff (See Appendix F for toll free number to WLS nearest your location)• Employee Assistance Program ((800) 222-0364)• Chaplain's Office• Local Support Groups
Introduction	<p>Changing your career may be an extremely stressful process. Some of the symptoms of the stress of career change are:</p> <ul style="list-style-type: none">• Depression• Insomnia• Fatigue• Mood Swings• Burst of anger• Excessive drinking or smoking• Gambling• Marital problems <p>In this section, we will examine some of the causes of stress and provide a recommended coping strategy for each.</p>
Change in financial state	<p>Unless you go right into a new career upon your transition from the Coast Guard, you are going to experience a reduction in your income. The need to make your money last as long as possible, plus the uncertainty of not knowing when you will have your income increased again, can add up to a lot of stress. This situation is particularly difficult for people who are in the habit of buying things as a reaction to stress, because this form of stress release is no longer an option for you.</p> <p><i>If you are unemployed, you need to draw up a budget that will be different from your normal budget. The goal is to make your cash and savings go as far as possible. Be sure to pay bills such as your mortgage, rent, utilities & phone (It's difficult to get a job without a phone number or address). If your predicament is particularly bad, consider writing to all of your creditors and telling them of your circumstances. They may be willing to accept reduced payments to help you through this temporary situation. Your local Consumer Credit Counseling agency will help you with a budget and contacting your creditors.</i></p>

Continued on next page

10 EFFECTS OF CAREER CHANGE - Continued

Family arguments or problems

The uncertainties of job search are as hard on your family as they are on you. When everyone is tense, argument and problems can be difficult to avoid. Minor problems are often blown out of proportion. Family problems that are long-term or ongoing may suddenly seem too much to bear. Under stress you or your family members may say or do things that are regretted later.

Keep your family involved. Your family has a large stake in your transition. They are experiencing many of the same feelings, worries, and uncertainties that you are experiencing. Do not keep your plans to yourself; keep your family involved in the process. Let them in on your plans and ask for their input throughout the process. It's their life, too.

The unknown

You have gone from something that you know and can almost predict from day to day (the military), to something that is completely unknown to you or something you may not have done for quite some time (looking for a job).

Get going. It is your transition; no one can do it for you. Put your situation in perspective and get on with your life. After all, you are not the first person to go through transition and you will not be the last. You'll do okay, too.

Sell yourself. You have a great product - You! So sell yourself. Now is not the time to be modest about your accomplishments. No one will come looking for you unless they know you are available. Once you let them know, you will find many people who will help you.

The only way to reduce the fearsomeness of job hunting is to learn all you can about the job-hunting process. Your Transition Manager or Public Library will have many good books on job-hunting. Learn to write up your resume, techniques for good interview, how to do informational interviewing, etc. It's important to accept that you will be working just as hard to find a job as you will work at the job you find. Expect to put in eight hours a day, five days a week.

Change in your identity

You have worked hard to become "Petty Officer Jones" or "Captain Smith". When asked what you do, you have often replied, "I'm in the Coast Guard," and everybody around you knew what you meant. Now you must start over as a civilian. Now you are just plain Bob or Alice.

Some people find their new identities easily. Others may feel that they will never find them. Transition is traumatic and stressful but it also opens up a whole range of possibilities. If you approach your transition as an opportunity to grow, you will have already taken a giant step toward re-establishing your identity.

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10 EFFECTS OF CAREER CHANGE - Continued

Illness

Stress makes you more susceptible to illness. Being sick when you are trying to look for a job drains your energy and may put an additional strain on your finances

No one can take care of your health except you. If you think that you do not have time to take care of your health, think how little time you will have once you become sick.

11 EMPLOYMENT ASSISTANCE

Description

Separating service members have several sources of employment assistance available to them. Some of the resources include:

- Transition Assistance Program (TAP) Workshops
 - Transition Bulletin Board (TBB)
 - Teacher and Teacher's Aide Placement and Certification Program
 - Federal Employment Opportunities
 - State Employment Offices/Interstate Job Bank
-

a) Transition Assistance Program (TAP) Workshops

Sponsored by the Departments of Labor, Veterans Affairs, Defense and Coast Guard; these workshops provide information and guidance to assist in: determining goals, identifying employment and training opportunities, resume writing, accessing the hidden job market, interviewing and many other skills necessary for a successful job search.

If interested in attending a workshop, contact your nearest Work-Life Staff. See **Appendix F**.

b) DD Form 2586

The Coast Guard **cannot** currently provide you with the DD Form 2586 listed as item 12b on the checklist. You are encouraged to submit either a DD Form 295, or complete the Coast Guard Institute's Military Training and Education Credit Documentation Service form (CGI Form 1560/04d). Both forms are included in **Appendix C**. Also see item 14c.

c) DoD Job Search

DoD Job Search is a website specifically geared towards transitioning military personnel and their families. Features include:

- Post your resume for employers to review
- Search for employment using a variety of options including Coast Guard rating
- Set up a "Job Scout" where jobs are automatically e-mailed to you based on pre-established criteria
- Manage your job search through your own account

DoD Job Search is an associate site of America's Job Bank, and a joint endeavor between the Department of Defense and Department of Labor.

If interested in accessing DoD Job Search, go to: <http://dod.jobsearch.org>

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11 EMPLOYMENT ASSISTANCE - Continued

d) Transition Bullet Board (TBB) and Public and Community Service

TBB is a DoD sponsored computerized job listing of both public and private employment opportunities. TBB also includes information on job fairs, career workshops, support services, educational and training opportunities, as well as information on franchises and starting a business.

If interested in accessing TBB go to: <http://www.dmdc.osd.mil/ot/>
PACS registration is required if retiring with less than 20 years of service.

e) Teacher and Teacher's Aide Opportunities

“Troops to Teachers” is a program whose goal is to improve the quality of American education by assisting military personnel who have been impacted by the drawdown to begin a second career as a teacher or teachers' aide.

The program will assist you in obtaining alternative certification and placement in schools with a high concentration of students from low-income families.

The Defense Activity for Non-traditional Education Support (DANTES) administers the program for the Coast Guard.

Eligibility requirements:

- Minimum of 6 years active duty immediately prior to discharge.
- Discharge under honorable conditions.
- Must apply not later than one year after separation.

Education Requirements:

- Teacher: A Baccalaureate Degree
- Teacher's Aide: An Associate Degree
- If you are not educationally qualified at the time of separation, you have five years to achieve educational requirement and make your application.

Note: Contact Troops to Teachers State representative for more information as program requirements vary from state to state.

For additional information call (800) 452-6616 or visit their web site at
<http://www.proudtoserveagain.com/pages/808014/index.htm>

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11 EMPLOYMENT ASSISTANCE - Continued

f) Federal Employment Opportunities

Opportunities for employment within the U. S. Government are available in all parts of the nation as well as overseas.

Veterans Readjustment Appointment (VRA): If you are a Vietnam or post-Vietnam era veteran, VRA is a program that gives special employment opportunities and job training to veterans who were honorably discharged and served more than 180 days on active duty. Contact the personnel office at the federal agency where you would like to work for information about specific VRA job opportunities. <http://www.opm.gov>

Administrative Careers with America (ACWA): This examination program offers you the opportunity to compete for a variety of professional and administrative positions at grades GS-5 through GS-7. When you pass the examination, your name will be placed on OPM's register for employment consideration at federal agencies where vacancies occur. To apply for an application for the test, call (202) 606-2700, message code 280. For further information, write to:

OPM Federal Job Information Center
1900 E Street NW
Washington DC 20415

WWW address: <http://www.usajobs.opm.gov/a.htm>

g) Hiring Preference in Non-Appropriated Fund (NAF) jobs

This is a local hiring issue based on qualifications

h) State Employment Agencies/ America's Job Bank

Veterans receive special consideration and priority for referral, testing and counseling from state employment offices. The locations of state employment offices can be found in local telephone directories

Veterans' Employment Assistance has at least one office in every state. In addition, there are Veterans Employment Representatives in the local employment offices. They will assist in any employment problem you may have.

America's Job Bank: Available at the nearest state employment office or at <http://www.ajb.dni.us/>

12 RELOCATION ASSISTANCE

a. Permissive (TAD) and Excess Leave

Reference	COMDTINST 1900.2 Transition Assistance Program
Contact	Unit admin office or servicing PERSRU
Description	<p>As an Involuntary Separation (IVS) member, you may receive:</p> <ul style="list-style-type: none">• Excess leave for a period not to exceed 30 days.• Permissive temporary duty for a period not to exceed 20 days to facilitate your relocation activities (such as job search and residence search.) <p>Notes:</p> <ul style="list-style-type: none">■ Leave/TAD is to be provided unless to do so would interfere with significant military missions.■ Excess leave will be granted only after you use all regular leave that will be earned through the date of separation.■ You are <i>not</i> required to return to your permanent duty station or separation processing point upon completion of the excess leave or permissive TAD.■ All cost associated with excess leave and permissive TAD is at your expense.■ Enlisted members are entitled to SEPRATS (T) while on permissive TAD.
Caution	If you take excess leave, you are not entitled to pay and allowances, annual leave does not accrue, and if injured, you are not eligible for disability retirement or disability severance pay.
How to request	Submit a written request to your Commanding Officer.

12 RELOCATION ASSISTANCE

b. Travel and Transportation Allowances

Reference	Joint Federal Travel Regulations (JFTR), Chapter 5
Contact	Unit admin office or servicing PERSRU
Purpose	<ul style="list-style-type: none"> • Pays travel expenses from last duty station for separatees to home of record or place from which called or ordered to active duty. For retirees, pays travel expense from last duty station to home of selection. • Payable toward travel of member/dependents.
When payable	<ul style="list-style-type: none"> • Authorized ONLY if travel is actually performed outside the designated commuting area of the current duty station. • Payable upon discharge or release from active duty.
Deadlines	<p>If you are separating from the service you have 180 days to complete travel. If you are retiring from the service you have one year to complete travel. Extensions may be requested from COMDT (G-PMP-2).</p>
Entitlements	<p>Flat Rate Per Diem in POV:</p> <p>Authorized for each allowable day of travel time: 350 miles official distance = 1 day authorized travel time. If final day of travel exceeds 51 miles member gets an additional travel day.</p> <ul style="list-style-type: none"> • \$85 per day for member. • \$85 per day for spouse NOT traveling at same time as member, i. e. separate POV at different time than member. • \$63.75 per day for spouse traveling at SAME time as member. • \$63.75 per day for each dependent child between the ages of 12 and 21. • \$42.50 per day for each dependent child under the age of 12

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12 RELOCATION ASSISTANCE

b. Travel and Transportation Allowances - Continued

Entitlements

Mileage Allowance in Lieu of Transportation:

MALT Plus is based on the number of authorized travelers in the vehicle.

Note: Check with your Transportation Officer about the authorization for a 2nd vehicle within the Continental United States.

- 15 cents per mile for 1 authorized traveler.
- 17 cents per mile for 2 authorized travelers.
- 19 cents per mile for 3 authorized travelers.
- 20 cents per mile for 4 or more authorized travelers.

Note: A second vehicle may be authorized for CONUS PCS moves. Check with your Transportation Office.

Travel Claims

File with nearest travel office within 3 days of completing travel.

If you take an advance, you must file your claim with the Travel Office that gave you the advance.

12 RELOCATION ASSISTANCE

b. Travel and Transportation Allowances - Continued

Reference	JFTR, Chapter 5 Joint Federal Travel Regulations
Contact	ISC Transportation Officer
Shipment	<p>HHG's of members retiring may be shipped from any of 4 locations:</p> <ul style="list-style-type: none">• Last duty station• A previous duty station• A designated place• Non-temporary storage <p>HHG's of members separating may be shipped from:</p> <ul style="list-style-type: none">• Non-temporary storage• Last duty station
Deadline	<p>Separatees: You have 180 days to ship HHG's to either your home of record or place from which called or ordered to active duty, or to designated place not to exceed the cost of home of record or place of entry.</p> <p>Retirees: You have one year to ship HHG's to your home of selection.</p>
Definitions	<p>DESIGNATED PLACE: a place where a members' HHG's were transported to at Government expense (i.e. transported from overseas to a CONUS port of entry).</p> <p>PLACE FROM WHICH CALLED OR ORDERED TO ACTIVE DUTY: In some cases this will be the home of record. In other cases it may be the city where the MEPS center or recruiting office is located.</p>
Entitlements	<p>NON-TEMP STORAGE: Long-term storage of up to 180 days. Entitlement begins when orders are issued and expires 180 days after separation.</p> <p>TEMPORARY STORAGE: Short-term storage of HHG's not previously placed in non-temp storage. Limited to 90 days storage in connection with a shipment (storage in transit).</p>

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12 RELOCATION ASSISTANCE

b. Travel and Transportation Allowances - Continued

Entitlements, (continued)	<p>NON-TEMP STORAGE: Extensions beyond 180 days may be approved by G-PMP-2, with the member bearing the cost for such additional storage. Extensions will be limited to an additional 180 days.</p> <p>TEMPORARY STORAGE: Can be extended 90 days if approved by the Transportation Officer (TO).</p> <p>Extensions for the purpose of shipping HHG's must be requested separately from extensions for storage of HHG's</p>
Self-procured (DITY) moves	<p>You MUST talk personally with a Transportation Officer authorized to approve self-procured moves. 'Authorized' Transportation Officer's are located at Integrated Support Commands (ISC), Headquarters commands and other large units.</p>
Reference	<ul style="list-style-type: none">• COMDTINST 1900.2 Transition Assistance Program• JFTR, Volume 1, Paragraph U5365
Contact	<ul style="list-style-type: none">• Unit admin office• Personal Property Transportation Officer
Definition	<p>You may receive non-temporary storage of baggage and HHG for a period not to exceed 1 year.</p>
How to request	<p>Notify your Personal Property Transportation Officer and provide evidence of eligibility.</p>

13 EDUCATION/TRAINING

a. Education Benefits - Montgomery GI Bill - (Active Duty)

Reference	Montgomery GI Bill (MGIB) - Active Duty Education Assistance Program, COMDTINST 1760.9
Contact	<ul style="list-style-type: none">• Unit admin office• ISC Force Optimization & Training• Regional VA Office• Veterans Representative of local college/school• GI Bill Hotline at 1-888-GIBILL1
Benefit Description	The Montgomery GI Bill - Active Duty (Chapter 30 of Title 38) program provides up to 36 months of full-time education benefits. These education benefits may be used for degree and certificate programs, apprenticeship/on-the-job training and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances.
Eligibility	<p>Members who first entered active duty after June 30, 1985, and had their military pay reduced by \$1200. This amount is <u>non-refundable</u>.</p> <p>A member must have met the requirements for a high school diploma or equivalency certificate prior to separation or discharge from their first enlistment.</p>
Service Requirements	<p>Must serve a minimum:</p> <ul style="list-style-type: none">• 20 months of an enlistment of less than 3 years.• 30 months of an enlistment of 3 years or more. <p>An Honorable Discharge is mandatory to utilize this educational benefit.</p> <p>Under certain circumstances, an early discharge or release from active duty may permit you to be eligible for MGIB benefits. Members who have service less than 30 months active duty may be entitled to 1 month of benefits for each month served on active duty in the event of a:</p> <ul style="list-style-type: none">• Disability discharge• Hardship discharge• Reduction in Force• Non-disability medical condition• Convenience of the Government discharge

Continued on next page

13 EDUCATION/TRAINING

a. Education Benefits - MONTGOMERY GI BILL - (Active Duty)

- Continued

Entitlement

Monthly monetary entitlement is proportional to the number of semester hours you take (i.e. half-time attendance equals receipt of half of one months benefit amount).

The monthly entitlement is based on the amount of time served and the period of time during which the time was served.

The maximum benefit is 36 months of full time schooling.

Benefits are not transferable to other family members.

Benefits are only paid for programs, which have been approved for veterans training.

Go to <http://www.gibill.va.gov/education/benefits.htm> for more information on the monthly entitlement.

General Notes

- MGIB eligibility is determined by the date a member first entered active duty.
- Benefits must be used within 10 years and one day from the date of final separation from the service.

How to apply

Apply directly to the regional VA office. Call (800) 827-1000 to find your nearest Veterans Affairs (VA) office. The following documentation is required:

- VA Form 22-1990, Veterans Application for Education Benefits, and
 - Your DD Form 214, copy 4.
-

13 EDUCATION/TRAINING

a. Education Benefits - Montgomery GI Bill - (Conversion)

Reference	COMDTINST 1900.2 Transition Assistance Program
Contact	Unit admin office
Discussion	MGIB eligible personnel involuntarily separated (IVS) from active duty who elected not to participate in the MGIB program upon entry on active duty, VEAP eligible personnel IVS from active duty, and personnel who graduated from a Military Academy or completed a Government funded ROTC scholarship, after 31 December 1976, who are IVS may be afforded the opportunity to enroll in the MGIB program prior to their separation date.
Eligibility	<ul style="list-style-type: none">• IVS from Active Duty, eligible for Chapter 58 benefits.• Have HS diploma or equivalent or completed the equivalent of 12 semester hours in a program of education leading to a standard college degree prior to IVS date.• Receive an Honorable Discharge• Make a cash contribution of \$1200 prior to separation date.
Entitlements	Entitlements are the same as for the original MGIB participants.
General Notes	<p>Personnel enrolled in VEAP must request refund of monies directly from the U. S. Department of Veterans Affairs (USDVA). These funds cannot be used to offset the members \$1200 cash contribution prior to separation.</p> <p>MGIB benefits will be reduced by the months of VEAP benefits used. Maximum education benefit is 36 months of full-time schooling.</p>
How to enroll	<p>IVS members eligible for enrollment in the MGIB must contribute \$1200 prior to their date of separation</p> <p>This contribution may be made by personal check, money order, or certified check sent (return receipt requested) to:</p> <p style="text-align: center;">Command Officer (DC) CG Pay and Personnel Center 444 SE Quincy Street Topeka, Kansas 66683-3691</p> <p>You may also make a lump sum payment with your MasterCard or Visa. Call (913) 295-2912/3/4 and provide your account number and expiration date. To expedite processing, provide evidence of eligibility with your contribution.</p>

13 EDUCATION/TRAINING

a. Education Benefits - Veteran's Educational Assistance Program (VEAP)

Reference

Training and Education Manual, COMDINST 1500.1B

Contact

- ISC Force Optimization & Training
 - Regional VA Office, (800) 827-1000
 - <http://www.gibill.va.gov/education/c32pam.htm>
-

Benefit Description

VEAP, Chapter 32 of Title 38, provides for educational assistance to those who initially entered into the armed forces between **1 January 1977 and 30 June 1985**. Eligibility for assistance is contingent upon your participation in contributory educational fund. Benefits may be used for degree, non-degree, correspondence, apprenticeship/on-the-job training programs, and vocational flight training programs. In certain circumstances, remedial, deficiency and refresher training may also be available.

Eligibility

Members who first entered active duty between 1 January 1977 and 30 June 1985, and elected to participate.

Contributions could have been made by monthly deductions or by a lump sum payment.

You must be discharged or released from active duty under conditions other than dishonorable, and have served on active duty for more than 180 days.

Entitlement

The duration and amount of benefits is directly related to your contribution schedule.

The VA will match contribution 2 to 1, for a maximum benefit of \$8,100.

The maximum benefit is 36 months full time schooling. The amount of the monthly entitlement is:

$$\frac{(\$ \$ \text{ contributed} \times 3)}{\text{number of months contributed (NTE 36)}}$$

Continued on next page

13 EDUCATION/TRAINING

a. Education Benefits - Veteran's Educational Assistance Program (VEAP) - Continued

General Notes	You have 10 years and one day from your date of final separation from active duty to use VEAP benefits. If there is entitlement not used after the 10-year period, your portion remaining in the fund will be automatically refunded.
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How to Apply	Apply directly to the regional VA office. The following documentation is required:
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- VA Form 22 -1990, Veterans Application for Education Benefits, or
 - VA Form 4-5281, Application for Refund of Educational Contributions.
 - Your DD Form 214, copy 4
-

13 EDUCATION/TRAINING

b. Workforce Investment Act (WIA)

Contact	State Employment Office
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Definition	JTPA (Public Law 97-300 of 1982) permanently authorizes job-training programs for economically disadvantaged individuals and others that face serious barriers to employment. Title IV-C specifically and exclusively targets veterans.
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States have the administrative and program responsibility for training programs under this act.

Elements	Program services include:
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- Job counseling and assessment of participants' skills and interests;
 - Training: both basic skills and job skills; and
 - Work experience: short-term subsidized jobs, primarily for new entrants to the work force or for those people who required assistance in developing good work habits and basic work skills.
-

Eligibility	Participant eligibility under Title IV-C:
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- Service connected disabled veteran,
- Veterans of the Vietnam era, or
- Veterans who are recently separated from military service (i.e., any veteran who first applies for participation in an IV-C funded activity within 48 months after separation from military service.

The term 'veteran' is defined as:

- Served on active duty for more than 180 days and received an other than dishonorable discharge, or
 - Was discharged or released from active duty because of a service connected disability.
-

Continued on next page

13 b WORKFORCE INVESTMENT ACT (WIA) - Continued

How to apply

You are encouraged to check your eligibility before you separate from active duty. Contact the Disabled Veterans Outreach Program (DVOP) or Local Veterans Employment Representative (LVER) at your State employment office.

To speed the process, bring your Individual Transition Plan (ITP) to your initial meeting. You will also want to have available:

- Your DD Form 214, copy four
- A photo ID,
- Your Social Security Card, and
- Your civilian and military job history or resume.

Eligibility is decided on a case-by-case basis.

13 EDUCATION/TRAINING

c. Additional Education or Training Options Coast Guard Institute - Military Training & Experience Documentation

Reference	Coast Guard Institute Website - http://www.uscg.mil/hq/cgi/index.htm
Contact	<ul style="list-style-type: none">ISC Force Optimization and Traininghttp://www.uscg.mil/hq/cgi/index.htm
Benefit Description	The staff at the Academic Development Division of the Coast Guard Institute has developed a new Registered Coast Guard Transcript. This transcript provides a clear listing of the college credit earned in conjunction with the members' military training and experience.
Accreditation	The new USCG Registered Transcript has received approval as official documentation that can be issued in lieu of the DD Form 295 from the American Council on Education and the Accrediting Commission of the Distance Education and Training Council.
Transcript Contents	In addition to military course listings, college courses completed through local colleges, independent study courses, and/or college level examinations may be listed on the individual's Coast Guard Transcript.
How to Apply	<p>If you have not completed at least one year (30 semester hours) of college credit, contact your ESO and complete a DD Form 295, found in Appendix C.</p> <p>If you have completed at least one year of college credit, complete the Military Training and Education Documentation Service Questionnaire (CGI Form 1560/04d). This will require assistance from your PERSRU/FOT.</p> <p>Submit the completed form to the Institute (AD) with copies of college transcripts and/or college-level examination score reports (if applicable) for processing.</p> <p>Omitting information, using abbreviations or acronyms, or failing to provide supporting documentation may delay the processing of the application.</p>
Tips	<ul style="list-style-type: none">This must be completed <u>PRIOR</u> to your separation from the service.It is highly recommended that you retain certified true copies for submission to colleges and prospective employers.

13 EDUCATION/TRAINING

c. Additional Education or Training Options Vocational Rehabilitation – Chapter 31

Description	Vocational Rehabilitation is a program which helps eligible disabled veterans get and keep lasting, suitable jobs. It also helps seriously disabled veterans achieve independence in daily living.
Services	The program offers a number of services to help each eligible disabled veteran reach his or her rehabilitation goal. These services include vocational and personal counseling, education and training, financial aid, job assistance, and, if needed, medical and dental treatment. Services generally last up to 48 months, but they can be extended in certain instances.
Eligibility	Usually, you must first be awarded a monthly VA Disability Compensation payment. In some cases, you may be eligible if you aren't getting VA compensation (for example, you are awaiting discharge from the service because of a disability, OR you are entitled to VA compensation but have decided not to reduce your military retirement or disability pay).
Eligibility Is Also Based On You Meeting the Following Conditions	<ul style="list-style-type: none">• You served on or after September 16, 1940 AND• Your service-connected disabilities are rated at least 20% disabling by VA AND• You need Vocational Rehabilitation to overcome an employment handicap AND• It has been less than 12 years since VA notified you of your eligibility. <p>NOTE:</p> <ul style="list-style-type: none">• You may be eligible for Vocational Rehabilitation if you are rated 10% disabled, and you have a serious employment handicap.• You may have longer than 12 years to use this benefit if certain conditions prevented you from training.
How Much Does VA Pay	If you need training, VA will pay your training costs, such as tuition and fees, books, supplies, equipment, and, if needed, special services. While you are in training, VA will also pay you a monthly benefit to help with living expenses, called a subsistence allowance.

Continued on next page

13 EDUCATION/TRAINING

c. Additional Education or Training Options

Vocational Rehabilitation – Chapter 31 - Continued

How to Apply	You can apply by filling out VA Form 28-1900, Disabled Veterans Application for Vocational Rehabilitation, and mail it to the VA regional office that serves your area. You can also apply on line at http://vabenefits.vba.va.gov/vonapp/main.asp
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Contact	Call (800) 827-1000 or visit http://www.vba.va.gov/bln/vre/vbsvre.htm
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13 EDUCATION/TRAINING

d. Licensing and Certification Information

Reference	OPNAVINST 1560.10B can be found at https://www.cnet.navy.mil/usmap/1560_10b.pdf
Contact	Visit https://www.cnet.navy.mil/usmap Phone: (850) 452-1001 ext. 1817 / 1741 / 1753 E-mail netpdtc.usmap@cnet.navy.mil
Background	The United Services Military Apprenticeship Program (USMAP), formerly the Navy's National Apprenticeship Program, has served active duty Sailors since 1976. In the years 1999 and 2000 the U.S. Marine Corps and U.S. Coast Guard respectively, signed Memorandums of Agreement with the Navy and the Department of Labor, becoming active partners in the managing and policy making of USMAP.
Purpose	USMAP is an apprenticeship program that is a formal system of supervised training that combines on-the-job training (OJT) with related technical instruction. It is designed to produce craft-workers who are fully competent in all aspects of an occupation. Completion of an apprenticeship leads to certification in a designated trade, occupation or craft and often serves as entry to a long-lasting career.
Description	<p>The USMAP motivates members to further develop their skills and knowledge in their rate/occupational specialty and allows active duty military personnel to receive appropriate civilian certification for skills and training attained while on active duty. Each apprenticeable trade must be approved by the US Department of Labor, Bureau of Apprenticeship and Training/Apprenticeship Training Employer and Labor Services (BAT/ATELS) before it is identified and made available to USMAP personnel.</p> <p>Designated personnel E-1 through E-9 are eligible for the program if qualified. The USMAP Registrar will determine how much pre-registration credit to grant you based on when you earned your rating.</p> <p>Eligible Coast Guard ratings include: AMT, AST, AVT, BM, DC, EM, ET, FS, FT, GM, HS, HSD, MK, MST, PA, QM, RD, SK, TC, TT and YN. The program is free of charge.</p>

Continued on next page

13 EDUCATION/TRAINING

d. Licensing and Certification Information - Continued

Caution

Because completion of a trade program can take between 2000-8000 required hours, entry to USMAP must begin well in advance of your separation or retirement from the military.

You must first complete an Apprentice Registration Application (CNET 1560/1) (directions for completing are included on the form). Applications can be obtained from your local Educational Services Office, Career Development Advisor or the USMAP office

13 EDUCATION/TRAINING

e. Defense Activity for Non-Traditional Education Support (DANTES)

Reference

Reference CGI Publication P1550.1, Volume III
DANTES PENSACOLA FL//20A//

Contact

- http://www.dantes.doded.mil/dantes_web/troopstoteachers/index.htm
-

DANTES Mission

One of DANTES primary missions is to administer and sponsor a wide range of voluntary education programs for

- Active duty military personnel
 - National Guard
 - Reserve Personnel
 - U.S. Coast Guard and other designated agencies/client groups
-

Examination Programs

The following examination programs are provided to DANTES Test Centers under contract with various testing agencies:

- High School equivalency tests
 - Tests for collage credit
 - Undergraduate admissions tests
 - Graduate admission tests
 - Certification
 - Guidance
 - Interest Test
-

Funding

For Funding eligibility, see specific program chapters in Part II of the DANTES Examination Program Handbook (DEPH). Most tests are offered on a funded basis for:

All eligible Military personnel including Coast Guard
Eligible civilians on a limited-funding basis

NOTE: Some programs may be offered to civilians on an unfounded, space available basis.

Continued on next page

13 EDUCATION/TRAINING

e. Defense Activity for Non-Traditional Education Support (DANTES) - Continued

DANTES Education Program Handbook (DEPH)

The DEPH is an official testing policies and procedures guide for DANTES sponsored examinations. By reference DANTES is included in the DoD Instruction 1322.25 (See the OASD (MC&FP) drop-down menu on the Internet at http://www.dantes.doded.mil/dantes_web/danteshome.asp?Flag=True .The DEPH is divided into two parts:

Part I

Provides administrative policies and procedures including DANTES Test Loss or Compromise Investigation Guidelines.

Part II

Each chapter describes the specific program and provides detailed information on:

Ordering
Administration
Returning test materials
Test dates and fees

Tips

- This must be completed prior to your separation from the service.
 - It is highly recommended that you retain certified true copies for submission to colleges and prospective employers.
 - All Certification Examination chapters are now on-line at http://www.dantes.doded.mil/dantes_web/certification/deph/pt3/index.htm
 - For information on Guidance exams and Interest inventories, order the booklet "Guidance Materials," stock number 1258, using the DANTES Material Request Form.
-

Service Regulations

Voluntary education programs individual services regulations:

- Coast Guard Instruction-CGI Publication P1550.1, Volume III
 - Navy Instruction-OPNAVINST 1560.9
 - Marine Corps Regulation MCO P1560.25C
 - Army Regulation 621-5
 - Air Force Instruction 36-2306
-

Contact Information

If you need to communicate with DANTES concerning the examination, programs, the following addresses and telephone numbers are provided

Mailing Address:

DANTES Examination Program
Code 20A
6490 Saufley Field Road
Pensacola, FL 32509-5243

Phone: (850) 452.1063/1089

FAX: (850) 452.1160

E-mail: exams@voled.doded.mil

14 HEALTH AND LIFE INSURANCE

a. 60-Day or 120-Day Extended Military and Limited Dental Benefits

Reference

COMDINST 1900.2 Transition Assistance Program

Contact

PERSRU

Eligibility

1. 60-day or 120-day extended military medical and limited dental benefits are provided for members separating with an SPD code (**Appendix G**) that confers transition benefits.
 - (a) Members who have served fewer than six years are entitled to 60 days of transitional health care.
 - (b) Members with six years or more are entitled to 120 days of transitional health care.
 2. Members are authorized the use of military treatment facilities or a TRICARE provider during this transitional period. Transitional health care starts on the member's date of separation and is provided on the same priority as dependents of active duty personnel.
 3. A new ID card will be issued to the member with "TA" stamped in red across the front.
-

14 HEALTH AND LIFE INSURANCE

b. Continued Health Care Benefit Program – (CHCBP)

Reference	Continued Health Care Benefit Program, COMDTINST 1760.7B
Contact	<ul style="list-style-type: none">• Health Benefits Advisor• CHCBP Administrator (800)-444 5445 option 4
Discussion	<p>The National Defense Authorization Act for FY-93 directed the implementation of a temporary, premium based, health benefit program. This program is called CHCBP, which mirrors the medical benefits offered through standard CHAMPUS. This program covers pre-existing medical conditions, including pregnancy.</p>
Eligibility	<ul style="list-style-type: none">• Former service members who are released from active duty under other than adverse conditions and their families. Eligibility is for up to 18 months after enrollment;• Unmarried, emancipated children of service families who no longer meet the requirements for being considered an unmarried dependent child of a military sponsor. Eligibility is for up to 36 months of benefits.• Unremarried former military spouses. For the purposes of CHCBP, there is no length-of-time requirement for the marriage. These former spouses of uniformed service sponsors are in a separate category from the former military spouses who have qualified to keep their CHAMPUS benefits after a divorce or annulment. Eligibility is for up to 36 months of health care benefits.
Additional Information	<p>Eligible persons have 60 days after their loss of military health care benefits to enroll in CHCBP.</p> <p>Coverage is available for 90 days at a time (up to the limits described earlier for each category of eligible person).</p> <p>CHCPB does not include benefits under the Program for Persons with Disabilities.</p> <p>Co-payments, deductible, and catastrophic caps will be the same as the current beneficiary group.</p>

Continued on next page

14 HEALTH AND LIFE INSURANCE

b. Continued Health Care Benefit Program – (CHCBP)

- Continued

**Additional
Information,**
(continued)

Enrollees are not eligible for care in military facilities or to enroll into military managed care programs. Since all medical care is in the civilian sector, there is no need to obtain a non-availability statement.

How to enroll

Request enrollment information contacting:

Humana Military Healthcare Services, Inc.
Attn: CHCBP
Post Office Box 740072
Louisville, KY 40201

Enrollment Form is online at:

<http://www.tricare.osd.mil/chcbp>

Phone:

(800) 444-5445 option 4

14 HEALTH AND LIFE INSURANCE

c. Veterans Group Life Insurance (VGLI)

Description	The VGLI program is a conversion of SGLI to a renewable policy with reasonable rates. You may retain the VGLI policy throughout your lifetime, or convert the insurance to an individual commercial life insurance policy with any one of over 300 participating insurance companies.
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- | | |
|--------------------|---|
| Entitlement | <ul style="list-style-type: none">• Five-year renewable term life insurance.• Purchased in \$10,000 increments not to exceed level of SGLI carried at time of separation.• Application with first payment must be received within 120 days of separation.• May apply up to 1 year after separation with evidence of good health (insurability).• <u>Not</u> available to retired Reservists. |
|--------------------|---|
-

General	<p>Submit your application, VA Form 29-8714, Application for VGLI to:</p> <p>Office of Servicemen's Group Life Insurance 213 Washington Street Newark, NJ 07102 (800) 419-1473</p> <p>For further information, contact the VA Insurance Center at: (800) 669-8477</p>
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Death Payments	<p>The payments of your VGLI policy may be paid in a lump sum or over a 36-month period, depending upon which settlement option you select for your beneficiary.</p> <p>Any beneficiary may be named. In the event that none is selected, the insurance will be distributed, by law, in the following order:</p> <ol style="list-style-type: none">1. Spouse2. Children3. Parents,4. Executor of estate, or5. Other next of kin
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Continued on next page

14 HEALTH AND LIFE INSURANCE

c. Veterans Group Life Insurance (VGLI), -Continued

Monthly Cost of VGLI Insurance

Age	\$250,000	\$200,000	\$150,000	\$100,000	\$50,000	\$10,000
Thru 29	20.00	16.00	12.00	8.00	4.00	.80
30 to 34	27.50	22.00	16.50	11.00	5.50	1.10
35 to 39	35.00	28.00	21.00	14.00	7.00	1.40
40 to 44	47.50	38.00	28.50	19.00	9.50	1.90
45 to 49	62.50	50.00	37.50	25.00	12.50	2.50
50 to 54	100.00	80.00	60.00	40.00	20.00	4.00
55 to 59	175.00	140.00	105.00	70.00	35.00	7.00
60 to 64	281.25	225.00	168.75	112.50	56.25	11.25
65 to 69	375.00	300.00	225.00	150.00	75.00	15.00
70 to 74	562.50	450.00	337.50	225.00	112.50	22.50
75 & over	1,125.00	900.00	675.00	450.00	225.00	45.00

Source: Veterans Benefits Administration Website, Life Insurance Program

<http://www.insurance.va.gov/sgliSite/VGLI/VGLI%20ratesAfter.htm>

These rates are effective as of October 1, 2002

Note: It is advisable to do some comparison-shopping when purchasing life insurance. Other services include Navy Mutual Aid Association, (800) 628-6011

15 FINANCES

a. Financial Management

Reference	Local Library
Contact	ISC Employee Assistance Program Coordinator. ISC telephone numbers listed in Appendix F .
Definition	Financial assistance includes, but is not limited to, counseling on financial management, unemployment compensation, VA loans, other Government grants and loans, and recoupment of separation pay for retired pay or disability compensation.
Action	<p>Careful financial planning is the key to successful management of a limited income. The earlier you analyze your financial needs, the more time you have to lessen the impact.</p> <p>Assistance is available. If you are having financial problems now or think you may have them in the future, call EAP for referral to local financial counselor.</p>
Social Security	<p>Transition is a good time to ensure your Social Security account has been properly posted. To check your balance, use form SSA-7004-SM.</p> <p>Information on Social Security benefits is available from any local Social Security office, or by calling (800) 772-1213 or go to their website at http://www.ssa.gov</p>

15 FINANCES

a. Financial Management (Thrift Savings Plan)

Reference	FY-01 Floyd D. Spence National Defense Authorization Act
Contact	TSP website http://www.tsp.gov
Background	<p>The FY01 Floyd D. Spence National Defense Authorization Act extended Thrift Savings Plan (TSP) participation to active duty and reserve component members of the Army, Air Force, Marine Corps, Navy and Coast Guard, and uniformed members of the Public Health Service and the National Oceanic and Atmospheric Administration. The Thrift Savings Plan, administered by the Federal Retirement Thrift Investment Board, previously had been available only to federal civilian employees</p>
Purpose	<p>Service members can choose to contribute a percentage of their pay to the military's thrift savings and investment program as part of building a nest egg for retirement. TSP is separate from and in addition to the military retirement system, which is based on years of service and rank.</p> <p>Service members can contribute as little as 1 percent of their base pay per pay period, up to the 8 percent limit in 2002 in any or all of five TSP funds. The limit increases by 1 percent per year until 2005, after which contributions will be limited by Internal Revenue Code guidelines.</p> <p>Service members generally will not receive TSP matching funds from the government. One exception is troops in specialties designated critical by their service secretaries; those receiving matching funds will be obligated to serve a six-year active duty commitment.</p> <p>Strict rules apply to service members' withdrawal of funds from TSP accounts before they retire. Federal and state income taxes on investments and earnings are deferred so long as the money stays in the TSP account. Withdrawals are taxed as ordinary income, and early withdrawals are penalized under some circumstances.</p>

Continued on next page

15 FINANCES

a. Financial Management (Thrift Savings Plan) - Continued

Funds

The conservative **G** Fund consists exclusively of investments in short-term, non-marketable U.S. Treasury securities specially issued to TSP.

The **F** Fund is TSP's bond market index fund.

The **C** Fund is TSP's large-company U.S. stock index fund.

The **S** Fund is TSP's medium and small company stock index fund.

The **I** Fund is its international stock index fund.

Caution

All investments involve a certain level of risk. Thoroughly research your investment options, and consider consulting an investment advisor

How to enroll

Military members enroll in TSP by completing a TSP election form and submitting it through their local service branch finance office. Enrollment forms are available for download on the TSP Web site or can be obtained at military finance offices

15 FINANCES

a. Survivor Benefit Plan - SBP

**What is
Survivor
Benefit Plan
(SBP)**

The SBP provides a monthly income in the form of an annuity for your family after your death. Electing the SBP is the only way your beneficiary may receive an annuity from the Coast Guard after your death. If you are not enrolled in SBP your retired pay stops.

**When to make
your election -**

- Election must be made before retirement
 - SBP Election Form (CG HRSIC 4700, page 3)
 - Spouse must concur with election. If not, coverage is full.
 - Election is irrevocable, however effective 17 May 1998, you may withdraw from SBP between 2nd and 3rd Anniversary of receiving retired pay. Changes may be made during Open Season.
-

**Who may be
insured under
SBP**

- Spouse
 - Spouse & children
 - Child(ren) Only
 - Incapacitated Child (prior to age 18 or before age 22 if pursuing a full-time course of study)
 - Former Spouse
 - Former Spouse & Child(ren) Insurable Interest Person (i.e. Grandfather, Uncle, Business Partner)
-

**How much
coverage may I
have?**

- Determined by the SBP Base Amount (\$300.00 to full amount of retired pay)
 - You select SBP Base Amount
 - Full SBP Base = Full Retired Pay
 - Reduced SBP Base = (From \$300.00 to less than full retired pay)
-

**Things to
consider in
making a
decision**

- SBP is government subsidized
 - Monthly SBP costs increase with annual COLA
 - SBP cost reduces taxable retired pay
 - SBP cost are suspended when no eligible beneficiary (i.e. Divorce, Death, Child reaches age 18/22)
 - Monthly annuity increases with annual cost-of-living
-

Continued on next page

15 FINANCES

a. Survivor Benefit Plan – SBP - Continued

SBP Spouse Only

- Annuity is 55% of Base until age 62
- Annuity is 35% of Base after age 62
- Annuity is increased with annual cost-of-living adjustments
- Annuity is suspended if spouse remarries prior to age 55

SBP vs. Insurance

Information on the value of SBP; an Actuarial Analysis, and the things to consider when comparing SBP and Insurance may be found at the following web sites:

- <http://www.afpc.randolph.af.mil/SBP/actuary1.htm>
- <http://www.odcsper.army.mil/directorates/retire/retire1.asp>

Summary

- Must complete SBP Election before retirement
- Spouse must concur
- Form must be witnessed
- Opportunity to elect out of SBP 2 years after retirement
- Can insure spouse and children
- Cost reduces taxable retired pay
- Annuity increases with COLA's

CONSIDER YOUR OPTIONS CAREFULLY

15 FINANCES

b. Separation Pay

Reference	Eligibility of Regular and Reserve Enlisted Personnel for Separation Pay, COMDTINST 1910.1(series)
Contact	Unit admin personnel or servicing PERSRU
Definition	<p>As an Involuntary Separation (IVS) member, you may be eligible for separation pay, either full or half pay.</p> <p>Limitations on eligibility, as defined in COMDTINST 1910.1(series), apply</p> <p>The information below only applies to enlisted members. Inquires concerning officer separation pay * should be directed to MPC (opm-1).</p> <p>* or severance pay</p>
Full Separation Pay	<p>You must meet each of the following:</p> <ul style="list-style-type: none"> • Complete 6 years but less than 20 years active service immediately before separation date. • Receive an Honorable separation. • Be involuntarily separated because of one of the following: <ol style="list-style-type: none"> 1. You are fully qualified, but not recommended for retention, or 2. You are fully qualified for retention, but are being involuntarily separated due to a Reduction In Force. • You agree to serve in Ready Reserve at least 3 years following separation.
How much?	<p>FULL PAYMENT = 10% of total of 12 times current monthly basic pay times years of active service.</p> <p>$(12 \times \text{Base Pay (BP)} \times \text{Years Active Duty (YACDU)}) \times 10\% = \text{separation pay}$</p> <p>For example: If BP = \$1500, and YRS ACUDU = 10, then;</p> <p>$(12 \times \\$1500 = 18,000) \times 10 = 180,000 \times 10\% = \text{\\$18,000 full separation pay.}$</p>

15 FINANCES

c. Unemployment Compensation

Contact

- State Employment Office
 - <http://www.tax.gov/states.htm>
-

Discussion

Service members separating from active duty may qualify for unemployment compensation when they are unable to find a job.

Eligibility

Benefits vary from state to state. The office where you apply will be able to tell you the amount of your entitlement and the length of time during which you will receive it.

Retirees usually are unable to qualify due to retainer check.

How to apply

You must apply for this benefit shortly after separation. To speed the process, have the following information available:

- Your DD Form 214, copy four
- A photo ID,
- Your Social Security Card, and
- Your civilian and military job history or resume.

Eligibility is decided on a case-by-case basis.

15 FINANCES

d. Other Financial Assistance -VA Loans, SBA Loans, and Other Government Grants and Loans

What is a VA-guaranteed loan?

A lender, such as a mortgage company, savings and loan or bank, makes these loans. VA's guaranty on the loan protects the lender against loss if the payments are not made, and is intended to encourage lenders to offer veterans loans more favorable terms. The amount of guaranty on the loan depends on the loan amount and whether the veteran used some entitlement previously. With the current maximum guaranty, a veteran who hasn't previously used the benefit may be able to obtain a VA loan up to \$240,000 depending on the borrower's income level and the appraised value of the property. The local VA office can provide more details on guaranty and entitlement amounts.

Eligibility

Veterans who served on active duty and were discharged under conditions other than dishonorable, during World War II and later periods are eligible for VA loan benefits. World War II (September 16, 1940 to July 25, 1947), Korean conflict (June 27, 1950 to January 31, 1955), and Vietnam era (August 5, 1964 to May 7, 1975) veterans must have at least 90 days' service. Veterans with service only during peacetime periods and active duty military personnel must have had more than 180 days' active service. Veterans of enlisted service that began after September 7, 1980, or officers with service beginning after October 16, 1981, must in most cases have served at least 2 years.

Persian Gulf Conflict

Basically, reservists and National Guard members who were activated on or after August 2, 1990, served at least 90 days and were discharged honorably are eligible. VA regional office personnel may assist with eligibility questions.

Members of the Selected Reserve, including National Guard, who are not otherwise eligible and who have completed 6 years of service and have been honorably discharged or have completed 6 years of service and are still serving may be eligible. The expanded eligibility for Reserves and National Guard individuals will expire September 30, 2003. Contact the local VA office to find out what is needed to establish eligibility. Reservists will pay a slightly higher funding fee than regular veterans.

Continued on next page

15 FINANCES

d. Other Financial Assistance -VA Loans, SBA Loans, and Other Government Grants and Loans - Continued

Five Easy Steps to a Home Loan

1. Apply for a Certificate of Eligibility. A veteran who doesn't have a certificate can obtain one easily by completing VA Form 26-1880, Request for a Certificate of Eligibility for VA Home Loan Benefits <http://www.vba.va.gov/pubs/forms1.htm> and submitting it to an Eligibility Centers (see note) with copies of your most recent discharge or separation papers covering active military duty since September 16, 1940, which show active duty dates and type of discharge.

Note: Contact the Los Angeles Eligibility Center at if you live in one of the following states:

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Iowa, Kansas, Louisiana, Minnesota, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wisconsin or Wyoming.

You can reach them at 1-888-487-1970 or P.O. Box 240097, Los Angeles, CA 90024.

Contact the Winston-Salem Eligibility Center if you live in one of the following states:

Alabama, Connecticut, District of Columbia, Delaware, Florida, Georgia, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, Mississippi, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, Tennessee, Vermont, Virginia or West Virginia.

You can reach them at 1-888-244-6711 or 251 N. Main St., Winston-Salem, NC 27155.

****** If you live outside the continental United States, you may contact either Eligibility Center.

It's also possible to obtain a Certificate of Eligibility from your lender. Most lenders have access to the ACE (automated certificate of eligibility) system. This Internet based application can establish eligibility and issue an online Certificate of Eligibility in a matter of seconds. Not all cases can be processed through ACE - only those for which VA has sufficient data in their records. However, veterans are encouraged to ask their lenders about this method of obtaining a certificate.

Continued on next page

15 FINANCES

d. Other Financial Assistance -VA Loans, SBA Loans, and Other Government Grants and Loans - Continued

Five Easy Steps to a Home Loan (continued)

2. Decide on a home the buyer wants to buy and sign a purchase agreement.
 3. Order an appraisal from VA. (Usually the lender does this.) Most VA regional offices offer a "speed-up" telephone appraisal system. Call the local VA office for details.
 4. Apply to a mortgage lender for the loan. While the appraisal is being done, the lender (mortgage company, savings and loan, bank, etc.) can be gathering credit and income information. If the lender is authorized by VA to do automatic processing, upon receipt of the VA or LAPP appraised value determination, the loan can be approved and closed without waiting for VA's review of the credit application. For loans that must first be approved by VA, the lender will send the application to the local VA office, which will notify the lender of its decision.
 5. Close the loan and the buyer moves in.
-

Costs of Obtaining a VA Home Loan

A basic funding fee of 2.0 percent must be paid to VA by all but certain exempt veterans. A down payment of 5 percent or more will reduce the fee to 1.5 percent and a 10 percent down payment will reduce it to 1.25 percent.

All eligible Reserve/National Guard individuals must pay a funding fee of 2.75 percent. A down payment of 5 percent or more will reduce the fee to 2.25 percent and a 10 percent down payment will reduce it to 2.0 percent.

The funding fee for loans to refinance an existing VA home loan with a new VA home loan to lower the existing interest rate is 0.5 percent.

Veterans who are using entitlement for a second or subsequent time who do not make a down payment of at least 5 percent are charged a funding fee of 3 percent.

NOTE: For all VA home loans, the funding fee may be paid in cash or it may be included in the loan.

Continued on next page

15 FINANCES

d. Other Financial Assistance -VA Loans, SBA Loans, and Other Government Grants and Loans - Continued

Eligibility

The VA Loan Guaranty program is available to **veterans**, active duty military and certain reservists and National Guard personnel, and certain unmarried surviving spouses. Your eligibility will be based on when you entered **service**, the length you served and the character of your separation.

All veterans must have been discharged under other than dishonorable conditions. The length of service requirement varies depending on when you entered the service. For example, the law generally requires that enlisted personnel who entered active duty after September 8, 1980, complete 24 months of continuous active duty or the full period ordered to active duty - at least 181 days - to be eligible for this benefit. The eligibility requirements are different for persons who entered active duty prior to that date.

If you served during a wartime period, regardless of when you entered into active duty, you only need 90 days of service to qualify for this benefit. There is no minimum length requirement if you were discharged because of a service-connected disability.

Spouses Eligibility for Home Loans

Loan guaranty benefits are available to the spouse of any member of the Armed Forces serving on active duty and listed as missing-in-action, or detained as a prisoner of war for at least 90 days. Unmarried surviving spouses of veterans who died as a result of service-connected disabilities may have entitlement to the loan guaranty benefit. VA Form 261817, application for Determination of Basic Eligibility Unremarried Surviving Spouse, may be obtained from any VA regional office.

Contact

Call your servicing Eligibility Center (phone numbers listed above) or visit <http://www.homeloans.va.gov>

Continued on next page

15 FINANCES

d. Other Financial Assistance -VA Loans, SBA Loans, and Other Government Grants and Loans - Continued

Contact

Visit the Small Business Administration website at <http://www.sba.gov/vets>
Call the Small Business Administration at (800) U-ASK-SBA

Program Description

The Small Business Association (SBA) offers a variety of lending programs and support services for veterans desiring to start their own business. Support services include:

- Prompt and priority processing of any loan application,
 - Veterans Business Development Officers, located in the SBA District Offices, can help you prepare and plan for your entrepreneurial adventure.
- The Veterans Business Outreach Program (VBOP) is designed to provide entrepreneurial development services such as business training, counseling and mentoring to eligible veterans owning or considering starting a small business.
-

Other Resources

The Veterans Corporation, a 501(c)3 non-profit corporation, was created in 1999 by Public Law 106-50, which also set a 3 percent set-aside goal for Veteran- and Service Disabled Veteran-owned businesses in federal procurement. The Veterans Corporation was established as an advocacy tool for Service Disabled Veteran-owned and all other Veteran-owned businesses, as well as for those currently enlisted or already out of the service who are thinking of starting a business. Visit <http://www.veteranscorp.org> or call (866) 283-8267 for more information.

The U.S. Department of Veterans Affairs Center for Veterans Enterprise in Washington, DC manages VetBiz. Their goal is to support economic empowerment for every veteran entrepreneur and to provide resource assistance for veterans and service-disabled veterans who are considering business ownership. They are backed by Public Law 93-327, January 1974; Public Law 105-135, Title VII; December 1997; Service Disabled Veterans; Public Law 106-50; August 1999; the Veterans Entrepreneurship and Small Business Development Act of 1999; and Public Law 106-554, Section 803; December 2000; Subcontracting Preference for Veterans. For more information, visit <http://www.vetbiz.gov> or call (866) 584-2344.

16 RESERVE AFFILIATION

References

- Coast Guard Reserve Policy Manual, COMDTINST M1001.28
 - Coast Guard Recruiting Manual, COMDTINST M1100.2
 - Personnel Manual, COMDTINST M1000.6A
 - What is a drill?, COMDTPUB P1573.1C
-

Contact

- Commanding Officer, Integrated Support Command (fot)
 - Local Coast Guard Recruiter, (800) GET-USCG
 - Commander, CG Personnel Command (rpm)
-

Type of Separation

RELAD - Members serving in their original enlistment must typically complete a 4-year active duty obligation and a 4-year Individual Ready Reserve (IRR) obligation. Members are automatically transferred to IRR upon Release from active duty (RELAD), but may select to complete their obligation in the Selected Reserve (SELRES).

Discharge - Expiration of enlistment when member has completed the 8-year military obligation or when the Coast Guard, upon expiration of enlistment, determines a member is ineligible for reenlistment and the member has not completed the 8-year military obligation.

Affiliation

- Enlistments in the Coast Guard Reserve within 24 hours following separation from active duty Regular Coast Guard, at the same unit, will be in the same rate previously held in the Regular Coast Guard.
 - Enlistments in the Coast Guard Reserve after 24 hours following separation will be processed at a Coast Guard recruiting office.
 - Former officers of the Regular Coast Guard may apply for a Reserve commission within one year of the effective date of resignation of their regular commission.
-

Continued on next page

16 RESERVE AFFILIATION - Continued

SELRES

Assignment in the Selected Reserve (SELRES) refers to a drilling reservist who:

- Performs inactive duty training (IDT) 48 drills per year (2 drills=1 day), and
- 12-14 day annual training (ADT) each year in a pay status.

Reservists in this category have the highest priority for mobilization.

Members in the SELRES are assigned to units by the local Force Optimization and Training Branch of each Integrated Support Command in the area in which the member resides. Assignments vary by geographic location and specialty.

IRR

Assignment in the Inactive Ready Reserve (IRR) refers to members of the Ready Reserve not assigned to the SELRES and not on active duty.

You are not required to attend drills and are not paid.

You may, however, perform ADSW-AC or ADSW-RC for pay, and earn retirement points while assigned to the IRR.
(See What is a drill? COMDTPUB P1573.1C)

Priority Affiliation

If you are separated between October 1, 1994 - October 1, 1999, and you apply to become a member of a National Guard or Reserve unit within one year after the date of your separation, you shall have a preference over other equally qualified applicants for existing or projected vacancies within the unit to which you are applying.

Affiliation with the Coast Guard SELRES - is contingent on the availability of a SELRES assignment that requires your skills.

How to apply

Complete Coast Guard Assignment Data Form, CG-3698A (see **Appendix C**) prior to separation. This form must be given to the local ISC (pf) office.

Contact

ISC Force Optimization and Training Branch or your Local Coast Guard recruiters for further information. or go to the Reserve Website at <http://www.uscg.mil/reserve/pubs.htm>

17 DISABLED VETERANS BENEFITS

a. Disabled Transition Assistance Program (DTAP)

Program Info

The Department of Veterans Affairs (VA) has an active role in Transition Assistance Program and Disabled Transition Assistance Program (TAP/DTAP) throughout the United States and around the world. Since the implementation of TAP/DTAP through the original legislation (P.L. 101-237) and the legislation which expanded TAP/DTAP (P.L. 101-510) VA has provided benefit information to separating service members and their families.

Disabled transition (DTAP) is an integral part of the transition program and concentrates on those service members being separated due to a disability incurred while on active duty.

VA encourages all separating service members to contact their respective Work-Life Offices to determine when the Transition Assistance Briefings are scheduled for a particular site and attend. These briefings provide information that will help you make the transition to civilian life easier by ensuring you are aware of the many VA benefits available to you.

Military Service Coordinators

Military Services Coordinators (MSCs) conduct TAP/DTAP briefings at transition sites located at military installations across the country as well as at locations in Europe and the Far East. These briefings provide information on the full range of VA benefits to include but not limited to disability compensation, education, home loan program, insurance, vocational rehabilitation, and burial benefits.

The MSC will routinely conduct one-on-one briefings where individual claims assistance and counseling is provided. While these individual counseling appointments are usually pre-scheduled, walk-in service is also accommodated where possible.

Almost without exception a MSC is assigned to each VA Regional Office across the country and he or she visits the transition sites within the respective state to provide the TAP/DTAP briefings.

For more information

Contact your nearest Work-Life Staff (see Appendix F)

17 DISABLED VETERANS BENEFITS

b. VA Disability Benefits –Disability Compensation

What is Disability Compensation

Disability Compensation is a benefit paid to a veteran because of injuries or diseases that happened while on active duty, or were made worse by active military service. It is also paid to certain veterans disabled from VA health care. The benefits are tax-free.

Who Is Eligible

You may be eligible for Disability Compensation if you have a service-related disability and you were discharged under other than dishonorable conditions.

How Much Does VA Pay?

The amount of basic benefit paid ranges from \$104 to \$2,193 per month, depending on how disabled you are.

Note: You may be paid additional amounts, in certain instances, if:

- you have very severe disabilities or loss of limb(s)
 - you have a spouse, child(ren), or dependent parent(s)
 - you have a seriously disabled spouse
-

How Can You Apply

You can apply by filling out VA Form 21-526, Veterans Application for Compensation or Pension.

If you have any of the following material, attach it to your application:

- Dependency records (marriage & children's birth certificates)
 - Medical evidence (doctor & hospital reports)
-

For More Information

<http://vabenefits.vba.va.gov/vonapp>

17 DISABLED VETERANS BENEFITS

b. VA Disability Benefits - Filing a Disability Claim

Background

The Department of Veterans Affairs (VA) was established on March 15, 1989. It succeeded the Veterans Administration and has responsibility for providing federal benefits to veterans and their dependents.

Compensation

About 2.7 million veterans receive disability compensation or pension from VA. Disability compensation is a monetary benefit paid to veterans who are disabled by injury or disease incurred or aggravated during active military service. The service of the veteran must have been terminated through separation or discharge under conditions that were other than dishonorable. Disability compensation varies with the degree of disability and the number of dependents, and is paid monthly. The benefits are not subject to federal or state income tax.

Who Should Apply for Compensation?

You should apply for compensation benefits if any of the following are true:

- You were injured while you were in the service.
- You were seriously ill while you were in the service, and you believe you have continuing problems.
- You developed a mental or physical condition that may relate to your military service.

Process

- Complete VA Form 21-526 "Veteran's Application for Compensation and/or Pension." If you need assistance completing the form: contact a County or National Veterans' Service Organization such as American Legion, Disabled American Veterans etc. contact the VA directly at (800) 827-1000
 - Submit the form to the VA for processing with a certified copy of your service medical records and any related medical documentation to support your claim. Be sure and make a copy of all forms and documentation submitted to the VA to keep for your files
 - The VA will contact you to schedule a Compensation and Pension (C&P) exam to determine validity to your disability claim.
 - The VA will then determine your percentage of disability, if any, and begin financial compensation. If you are receiving retired pay, any amount of financial compensation from the VA will merely be offset from your retired pay but will not be subject to taxation.
 - If you disagree with the VA's judgment, you have the right to appeal the decision.
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17 DISABLED VETERANS BENEFITS

b. VA Disability Benefits - Filing a Disability Claim -Continued

**For More
Information**

Contact VA Regional Office (800) 827-1000 or visit their web site at
<http://www.vba.va.gov/bln/vre/vbsvre.htm>

17 DISABLED VETERANS BENEFITS

b. VA Disability Benefits - Vocational Rehabilitation

Description	Vocational Rehabilitation is a program which helps eligible disabled veterans get and keep lasting, suitable jobs. It also helps seriously disabled veterans achieve independence in daily living.
Services	The program offers a number of services to help each eligible disabled veteran reach his or her rehabilitation goal. These services include vocational and personal counseling, education and training, financial aid, job assistance, and, if needed, medical and dental treatment. Services generally last up to 48 months, but they can be extended in certain instances.
Eligibility	Usually, you must first be awarded a monthly VA Disability Compensation payment. In some cases, you may be eligible if you aren't getting VA compensation (for example, you are awaiting discharge from the service because of a disability, OR you are entitled to VA compensation but have decided not to reduce your military retirement or disability pay).
Eligibility is also based on you meeting the following conditions:	<ul style="list-style-type: none">• You served on or after September 16, 1940 AND• Your service-connected disabilities are rated at least 20% disabling by VA AND• You need Vocational Rehabilitation to overcome an employment handicap AND• It has been less than 12 years since VA notified you of your eligibility. <p>NOTE:</p> <ul style="list-style-type: none">• You may be eligible for Vocational Rehabilitation if you are rated 10% disabled, and you have a serious employment handicap.• You may have longer than 12 years to use this benefit if certain conditions prevented you from training.
How Much Does VA Pay?	If you need training, VA will pay your training costs, such as tuition and fees, books, supplies, equipment, and, if needed, special services. While you are in training, VA will also pay you a monthly benefit to help with living expenses, called a subsistence allowance.

Continued on next page

17 DISABLED VETERANS BENEFITS

b. VA Disability Benefits – Vocational Rehabilitation

- Continued

How to apply	You can apply by filling out VA Form 28-1900, Disabled Veterans Application for Vocational Rehabilitation, and mail it to the VA regional office that serves your area. You can also apply on line at http://vabenefits.vba.va.gov/vonapp
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Contact	VA Regional Office (800) 827-1000 or visit http://www.vba.va.gov/bln/vre/vbsvre.htm
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17 DISABLED VETERANS BENEFITS

b. VA Disability Benefits - VA Health Care System Priority

Reference	Public Law 104-262, the Veterans' Health Care Eligibility Reform Act of 1996
Health Care	<p>Perhaps the most visible of all VA benefits and services is health care. To receive VA health care benefits most veterans must enroll. Once you apply for enrollment in the VA Health Care System, your eligibility will be verified.</p> <p>Some veterans are exempted from having to enroll, although all veterans are encouraged to enroll to help VA plan its health care needs and provide better preventive and primary services. Veterans who do not have to enroll include: veterans with a service-connected disability of 50 percent or more, veterans who were discharged from the military within one year but have not yet been rated for a VA disability benefit and veterans seeking care for only a service-connected disability.</p> <p>Based on your specific eligibility status, you will be assigned a priority group. They are as follows:</p>
Priority Groups	<p>The priority groups are as follows, ranging from 1-8 with 1 being the highest priority for enrollment. The same services are generally available to all enrolled veterans.</p> <p>As of January 17, 2003, VA is not accepting new Priority Group 8 veterans for enrollment (veterans falling into Priority Groups 8e and 8g.)</p>
Priority Group 1	Veterans with service-connected disabilities rated 50% or more disabling
Priority Group 2	Veterans with service-connected disabilities rated 30% or 40% disabling
Priority Group 3	<p>Veterans who are former POWs</p> <p>Veterans awarded the Purple Heart</p> <p>Veterans whose discharge was for a disability that was incurred or aggravated in the line of duty</p> <p>Veterans with service-connected disabilities rated 10% or 20% disabling</p> <p>Veterans awarded special eligibility classification under Title 38, U.S.C., Section 1151, "benefits for individuals disabled by treatment or vocational rehabilitation"</p>

Continued on next page

17 DISABLED VETERANS BENEFITS

b. VA Disability Benefits - VA Health Care System Priority - Continued

Priority Group 4	Veterans who are receiving aid and attendance or housebound benefits
	Veterans who have been determined by VA to be catastrophically disabled
Priority Group 5	Nonservice-connected veterans and noncompensable service-connected veterans rated 0% disabled whose annual income and net worth are below the established VA Means Test thresholds
	Veterans receiving VA pension benefits
	Veterans eligible for Medicaid benefits
Priority Group 6	Compensable 0% service-connected veterans <ul style="list-style-type: none">• World War I veterans• Mexican Border War veterans• Veterans solely seeking care for disorders associated with:<ul style="list-style-type: none">• exposure to herbicides while serving in Vietnam; or• exposure to ionizing radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki; or• for disorders associated with service in the Gulf War; or• for any illness associated with service in combat in a war after the Gulf War or during a period of hostility after November 11, 1998.
Priority Group 7	Veterans who agree to pay specified copayments with income and/or net worth above the VA Means Test threshold and income below the HUD geographic index <ul style="list-style-type: none">• Subpriority A: Noncompensable 0% service-connected veterans who were enrolled in the VA Health Care System on a specified date and who have remained enrolled since that date• Subpriority C: Nonservice-connected veterans who were enrolled in the VA Health Care System on a specified date and who have remained enrolled since that date• Subpriority E: Noncompensable 0% service-connected veterans not included in Subpriority A above• Subpriority G: Nonservice-connected veterans not included in Subpriority C above

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17 DISABLED VETERANS BENEFITS

b. VA Disability Benefits - VA Health Care System Priority - Continued

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- | | |
|-------------------------|---|
| Priority Group 8 | <p>Veterans who agree to pay specified copayments with income and/or net worth above the VA Means Test threshold and the HUD geographic index</p> <ul style="list-style-type: none">• Subpriority a: Noncompensable 0% service-connected veterans enrolled as of January 16, 2003 and who have remained enrolled since that date• Subpriority c: Nonservice-connected veterans enrolled as of January 16, 2003 and who have remained enrolled since that date• Subpriority e: Noncompensable 0% service-connected veterans applying for enrollment after January 16, 2003• Subpriority g: Nonservice-connected veterans applying for enrollment after January 16, 2003 |
|-------------------------|---|
-

Contact	VA Regional Office (800) 827-1000
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17 DISABLED VETERANS BENEFITS

b. VA Disability Benefits – Dental Care

Before you separate:

Early in your transition process, you and your family should have routine dental checkups. You should also ensure that your family members obtain necessary treatment under the TRICARE Family Member Dental Plan prior to your expiration of eligibility for the program. If problems are found early enough, work can be completed prior to separation, at little or no cost to you. Emergencies will also be taken care of until your separation.

Shortly after you separate:

The VA provides one-time dental care for veterans if you apply within 90 days after separation. However, you will not receive dental care if the military provided a dental examination and treatment within 90 days prior to your separation.

New programs:

Congress has directed the implementation of two new dental programs to provide dental coverage for selected reservists and military retirees. These new programs are:

1. Selected Reserve Dental Program: This program will provide a dental insurance plan for members of the Selected Reserve of the Ready Reserve in which premium costs will be shared between DoD and the Reserve member. The program will feature a basic dental benefit, to include diagnostic services, preventative services, basic restorative services, and emergency oral examination. For members separating from active duty and potentially considering becoming a Reserve member, you should investigate this alternative dental program. The program's congressionally mandated start date was October 1, 1997. On February 1, 2001, the Selective Reserve Dental Program and the Active Duty Family program were consolidated into one program to be administered by United Concordia. Beneficiaries should consult the TRICARE web site <http://www.tricare.osd.mil> for the latest information or call (800) 866-8499.

2. Retiree Dental Program (RDP): RDP will also make available a premium-based dental insurance program for military retirees, members of the Retired Reserve receiving retired pay, un-remarried surviving spouses, and dependents. Eligible beneficiaries will pay the full cost of the dental insurance coverage. RDP will feature a basic dental care and treatment, to include diagnostic services, preventative services, basic restorative services, endodontics, surgical services, and emergency services. Retiring members should explore this program, depending on their future employer's health benefits package. The program's start date was October 1, 1997 as mandated by Congress.

Continued on next page

17 DISABLED VETERANS BENEFITS

b. VA Disability Benefits - Dental Care – Continued

**Following
separation:**

You will need to obtain dental insurance from your new employer or through a private insurer.

Many fraternal associations provide access to group life, health, and dental insurance at competitive rates. Be sure to give them a call.

DELTA Dental terminates upon separation from the service. To learn more about your entitlement to dental care, contact your VA regional office at (800) 827-1000. For more information regarding the Retiree Dental Program: consult the TRICARE web site <http://www.tricare.osd.mil> or call 1-888-336-3260.

- **Retirees:** You should check with your local military dental facility regarding dental services.

18 INDIVIDUAL TRANSITION PLAN (ITP)

Reference	Local Library
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Contact	Command Representative
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Definition	An Individual Transition Plan (ITP) is a realistic plan, which assists you in your successful transition from a military workforce to the civilian world. You should develop this plan with realistic goals, which should be based on your abilities, skills, knowledge and previous experiences. Without a plan you quickly lose sight of where you are trying to go.
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Elements	Identification of strengths, weaknesses, specific work experiences, education and training.
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Identification of employment barriers and action steps to respond to those barriers.

Identification of responsibilities for employment barrier action steps.

Establishment of goals and timeframes.

Phase 1	Self-Assessment: This phase involves gathering and analyzing necessary information to determine employability and identify needs.
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You should:

- Participate in a Transition Assistance Program (TAP) seminar where possible or gather equivalent information.
- List skills, abilities, experience, personal goals, values, work preferences, family situation, financial situation, and needs vs. wants.

Answer, for yourself the following questions:

- What positions have you held?
 - What are your interests?
 - Full time/part time
-

Continued on next page

18 INDIVIDUAL TRANSITION PLAN (ITP) - Continued

Phase 1, (continued)

- Location
 - Company size
 - Indoor/outdoor
 - Etc.
 - What are your needs and wants?
 - Family structure and obligations
 - Financial commitments
 - Personal resources
 - Hobbies/recreational activities, etc.
 - What subject matter and style of learning is preferred?
 - What are your personality traits and physical capabilities?
 - Introvert/extrovert
 - Assertive/passive
 - Honesty/loyalty
 - Adaptability/flexibility
 - Neatness/cleanliness/hygiene
 - What is important to you?
 - Prestige, recognition
 - Competition
 - Benefits/vacation
 - Variety/challenge
 - Salary
-

Phase 2

Exploration: In this phase, you begin identifying labor market information. Your local library and employment service can begin to give you information on your areas of interest. Steps in this phase include:

- If you haven't already, participate in a TAP seminar. (Call the nearest Work-Life Staff for seminar information in your area. See **Appendix F** for telephone numbers.)
- List types of jobs and career paths that appeal to you, you have the ability to perform and are located in a geographic area you might want to live.
- Research careers.
- Research companies.
- Research salaries and benefits.
- Identify what skills are required.

Target a range of related occupations. Measure the trade-off in relation to your self-assessment in Phase 1.

Continued on next page

18 INDIVIDUAL TRANSITION PLAN (ITP) - Continued

Phase 3

Skills Development: As you go through the exploration phase, you may become aware of other interests you might have but are not fully qualified for. This phase is where you make an assessment of what training or additional education you may need to pursue this career path, and whether you will have the time or inclination to complete it.

Support services during this phase include:

- Educational Assistance
 - Small Business Administration
 - Interest Inventories
 - Financial Planning
 - Disability Benefits
 - Relocation Assistance
-

Phase 4

Trial Programs: Investigate the possibility of participating in internships, volunteer jobs, temporary services, or part time jobs that might interest you.

Phase 5

Job Search: Now that you have identified your job requirements, your next steps include:

- Goal setting
- Resume preparation
- Networking to develop leads
- Mock interviews.

Try to attend job-hunting seminars, resume-writing workshops and interviewing technique classes.

Phase 6

Job Selection: Although it may be tempting, you don't have to take the first job that comes along. Consider what was important in Phase 1.

Phase 7

Support: Organize your personal affairs in the final stage of your ITP and manage them with the same care and diligence you devoted to your job search. Out processing, relocation, financial management, taking care of your family, and coping with stress are important issues which must be resolved before your transition will be complete.

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Appendix Section

Appendix A - TRANSITION ASSISTANCE PROGRAM ELIGIBILITY

	Voluntarily Separating (0-19 yr. Service)	Accepting VSI or SSB (6-19 yr. service)	Being Involuntarily Separated under other than Adverse Conditions/ **Note 17	Retiring (15 or more yr. Service)	Separated due to Medical Condition (less than 30%)	Retired due to Medical Conditions
Preseparation Counseling	YES	YES	YES	YES	YES	YES
Individual Transition Plan (Note 1)	YES	YES	YES	YES	YES	YES
Career Change Counseling (Note 1)	YES	YES	YES	YES	YES	YES
Verification of Military Training and Experience (DD Form 2586)	Not applicable to USCG	Not applicable to USCG	Not applicable to USCG	Not applicable to USCG	Not applicable to USCG	Not applicable to USCG
Application for the Evaluation of Military Learning Experience (DD Form 295)	YES	YES	YES	YES	YES	YES
Department of Labor TAP Workshop and Dept. of Veteran's Affairs Disabled TAP (Note 1)	YES	YES	YES	YES	YES	YES
TBB (Note 1)	YES	YES	YES	YES	YES	YES
Other Employment Assistance (Note 1)	YES	YES	YES	YES	YES	YES
One-time NAF Hiring Preference (Note 1)	NO	YES	Note 6	NO	Note 6	YES
Relocation Assistance (Note 1)	YES	YES	YES	YES	YES	YES
Financial Planning Assistance (Note 1)	YES	YES	YES	YES	YES	YES
Extension in DoDDS	NO	Note3	Note 3/ Note 6	NO	Note 3/ Note 6	YES
MWR Privileges (Note 1)	Note 4	Note 4	Note 4/ Note 6	YES	Note 4/ Note 6	YES
Unemployment Compensation (Note 1)	Note 5	Note 5	Note 5	Note 5	Note 5	Note 5
America's Job Bank (Note 1)	YES	YES	YES	YES	YES	YES
Veterans Benefits	YES	YES	YES	YES	YES	YES
Job Training Partnership Act	Note 5	Note 5	Note 5	Note 5	Note 5	Note 5
State of Residence Veterans Programs	Note 5	Note 5	Note 5	Note 5	Note 5	Note 5

Continued on next page

Appendix A - TRANSITION ASSISTANCE PROGRAM ELIGIBILITY

Continued

	Voluntarily Separating (0-19 yr. Service)	Accepting VSI or SSB (6-19 yr. service)	Being Involuntarily Separated Under other than Adverse Conditions/ **Note 17	Retiring (15 or more yr. Service)	Separated due to Medical Condition (less than 30%)	Retired due to Medical Conditions
Household Goods Storage	180 Days	180 Days	180 Days Note 6	1YR	1YR	1 YR
Home of Record Move (Note 7)	YES	NA	NA	NA	NA	NA
Home of Selection Move	NO	YES	YES Note 6	YES	YES Note 6	YES
Montgomery GI Bill Enrollment at separation/discharge	NO	Note 9	Note 6/ Note 8	NO	Note 6/ Note 8	NO
Teacher and Teacher Aide Certification (Note 11)	YES	YES	YES	YES	YES	YES
Medical and MTF Dental Care for Service Member	NO	120 Days	Note 6/ Note 9	YES	Note 6/ Note 9	YES
Separation Pay	NO	YES	Note 12	NO	NO	NO
Retired Pay	NO	NO	NO	YES	NO	YES
Guard and Reserve Opportunities Counseling and Priority Placement	YES	YES	YES Note 15	NO	YES Note 15	NO
Continued Health Benefit Program (CHCBP), Includes Pre-existing Conditions, Coverage for Service Member Only	18 Months Note 16	18 Months Note 16	18 Months Note 16	Note 12 Note 16	18 Months Note 16	Note 12 Note 16
Disability Separation Pay	NO	NO	NO	NO	YES	YES
Excess Leave (Note 4)	NO	30 Days	30 Days Note 6	NO	30 Days Note 6	30 Days Note 6
Transition and Househunting Stationed Overseas (Note 14)	NO	Up to 30 Days	Up to 30 Days Note 6	Up to 30 Days Note 6	Up to 30 Days Note 6	Up to 30 Days
Transition and Househunting Station in CONUS (Note 13 & Note 14)	NO	Up to 20 Days	Up to 20 days Note 6	Up to 20 days Note 6	Up to 20 days Note 6	Up to 20 days Note 6

Continued on next page

Appendix A - TRANSITION ASSISTANCE PROGRAM ELIGIBILITY

Continued

NOTES:

1. Applies to Service member's spouse as appropriate.
 2. Removed
 3. Continued enrollment in a DoDEA overseas shall be on a space available basis providing the student completed the 11th grade prior to the Service member's separation and is subject to the Status of Forces Agreement with the host country.
 4. Service members, with a valid ID card, shall be permitted to use revenue generating Morale, Welfare, and Recreation facilities (for example: clubs, bowling centers, golf courses).
 5. Eligibility requirements vary. Contact your state or local employment office for details.
 6. Must verify eligibility status per COMDINST 1900.2
 7. Travel entitlement is to the home of record or the place of entry into Active Service.
 8. Service member must pay \$1200 and have been honorably discharged.
 9. Sixty days care for Service member who served fewer than 6 years of service. 120 days for Service member who served 6 - 19 years of service.
 10. Service member must have completed a bachelor's degree to be eligible for teacher certification. Service member must have completed an associated degree to be eligible for teacher aide certification.
 11. Service member must have been involuntarily discharge under other than adverse conditions, and separation pay authorized by governing authority.
 12. Certain dependents of retired Service members may be eligible, see the installation health benefits advisor for details.
 13. Service members are authorized to request excess leave or permissive TDY/TAD, but not both
 14. Up to 30 days for those members who are domiciliaries before entering active duty and continue to be domiciliaries of states, possessions or territories of the United States, located outside the CONUS, including domiciliaries of foreign countries and are stationed at a location other than the state, possession, territory or country of their domicile.
 15. See your Reserve Recruiter for eligibility.
 16. Available at additional cost after separation/discharge from service.
 17. Contact Veteran Affairs officer (federal and state) to determine benefits for Other Than Honorable separations.
-

Appendix B - Veterans Benefits Timetable

YOU HAVE...	BENEFITS ...	WHERE TO APPLY
10 YEARS FROM RELEASE FROM ACTIVE DUTY	VETERANS EDUCATIONAL ASSISTANCE PROGRAM: The VA will provide financial assistance for the education and training of eligible participants under the voluntary contributory education program. Vocational and educational counseling is available upon request.	ANY VA OFFICE
10 YEARS FROM RELEASE FROM ACTIVE DUTY	MONTGOMERY GI BILL: Eligible participants first entering active duty 7/1/85 through 6/30/88 or with old GI Bill eligibility meeting minimum service requirements, may receive financial assistance to go to college or a vocational program. Vocational and educational counseling is available upon request.	ANY VA OFFICE
12 YEARS FROM RELEASE FROM ACTIVE DUTY (SOME EXTENSIONS POSSIBLE)	VOCATIONAL REHABILITATION: As part of a rehabilitation program, the VA will pay tuition, books, tools or other expenses and provide a monthly living allowance. Employment assistance is also available to help a rehabilitated veteran get a job. A seriously disabled veteran may be provided services and assistance to increase independence in daily living.	ANY VA OFFICE
NO TIME LIMIT	VA HOME LOAN GUARANTEE: The VA will guarantee your loan for the purchase of a home, manufactured home, or condominium.	ANY VA OFFICE
NO TIME LIMIT	DISABILITY COMPENSATION: The VA pays compensation for disabilities incurred or aggravated during military service.	ANY VA OFFICE
NO TIME LIMIT	NON-SERVICE CONNECTED DISABILITY OR DEATH PENSION: Veterans with qualifying war time service who have reached age 65 or who are permanently and totally disabled due to non service connected disabilities, may be eligible to a monthly pension benefit depending on income. Surviving spouses and dependent children may also qualify.	ANY VA OFFICE
1 YEAR FROM THE DATE OF MAILING NOTICE OF INITIAL DETERMINATION	APPEAL TO BOARD OF VETERANS APPEALS: Appellate review will be initiated by a notice of disagreement and completed by a substantive appeal after a statement of the case has been furnished	VA OFFICE OR VA HOSPITAL MAKING THE INITIAL DETERMINATION
NO TIME LIMIT	MEDICAL CARE: The VA provides hospital care covering the full range of medical services. Outpatient treatment is available for all service-connected conditions in certain cases. Alcohol and drug dependence treatment is available.	ANY VA OFFICE

Appendix B - Veterans Benefits Timetable - Continued

YOU HAVE ...	BENEFITS ...	WHERE TO APPLY
TIME VARIES	BURIAL BENEFITS: The VA provides certain burial benefits, including internment in a national cemetery and partial reimbursement for burial expenses.	VA NATIONAL CEMETERY OR ANY VA OFFICE
NO TIME LIMIT	READJUSTMENT COUNSELING: General or psychological counseling is provided to assist in readjusting to civilian life.	ANY VA OFFICE OR VA HOSPITAL
WITHIN 90 DAYS OF SEPARATION	ONE TIME DENTAL TREATMENT: The VA provides one time dental care for certain service connected dental conditions.	ANY VA OFFICE OR VA HOSPITAL
NO TIME LIMIT	DENTAL TREATMENT: Treatment for veterans with dental disabilities resulting from combat wounds or service injuries and certain POWs and other service connected disabled veterans.	ANY VA OFFICE OR VA HOSPITAL
2 YEARS FROM NOTICE OF VA DISABILITY RATING	SERVICE-DISABLED VETERANS INSURANCE: Low cost term life insurance for veterans with service connected disabilities. Veterans who are totally disabled may apply for a waiver of premiums on these policies.	ANY VA OFFICE
120 DAYS OR 1 YEAR BEYOND WITH PROOF OF UNINSURABILITY OR UP TO 1 YEAR IF TOTALLY DISABLED	VETERANS GROUP LIFE INSURANCE: SGLI may be converted to a 5-year renewable term policy. At the end of the 5-year term, VGLI may be renewed or converted to an individual policy with a participating company.	OFFICE OF SERVICEMAN'S GROUP LIFE INSURANCE, 213 WASHINGTON ST NEWARK, NJ 07102 OR ANY VA OFFICE
NO TIME LIMIT	EMPLOYMENT: Assistance is available in finding employment in industry, in Federal service, and in local or state employment service.	LOCAL OR STATE EMPLOYMENT OFFICE OR OFFICE OF PERSONNEL MANAGEMENT
LIMITED TIME	UNEMPLOYMENT COMPENSATION: The amount of benefit and payment period varies among states. Apply after separation.	STATE EMPLOYMENT SERVICE
90 DAYS	REEMPLOYMENT: Apply to your former employer for employment.	EMPLOYER
HOW TO OBTAIN	Copies of " <i>Federal Benefits for Veterans and Dependents</i> ," may be downloaded for free at http://www.va.gov/pubaff/fedben/fedben.pdf or contact the US Government Superintendent of Documents at toll-free (866) 512-1800 to request a copy. The cost is \$5.	VETERAN'S BENEFITS (800) 827-1000

Appendix C - Forms

Forms

The following forms are provided for your information and use as necessary:

- **DD-214** (Certificate of Release or Discharge from Active Duty)
 1. The DD 214 is the **KEY DOCUMENT TO RECEIVING ALL VETERAN BENEFITS** and is prepared to cover periods of active duty service and periods of service on Active Duty for Training (ADT) in excess of 90 days.
 2. Members scheduled for separation leave must have a DD 214 prepared prior to departing on leave (check local policy). Also, the member must complete Block 19a (mailing address) and sign the DD 214 prior to departing. The original copy (number 1) and member's copy (number 4) will be mailed to the member on separation date.
 3. **DD 214 highlights of certain blocks** - Most of the blocks on this form are self-explanatory. However, the following blocks are highlighted for your information. *****IMPORTANT NOTE***** *All shaded areas must be correct with no erasures, strikeouts, whiteouts or correction of any kind. DVA will not accept this document if any alterations are made in these areas.*

Block Information

6. Reserve Obligation Termination Date - If you entered active military service after 1 Jun 84, your contract was for 8 years and this Block will have a date in it. It will be the last day of the eighth year of your contract.
9. For personnel being released (personnel who have not completed their Military Service Obligation); this block will read: "Naval Reserve Personnel Center, New Orleans, LA 70149." In the case of personnel being discharged, this block will read: "NA".
10. The exact amount of your SGLI coverage, or "NONE."
11. For enlisted personnel, the primary Navy Enlisted Classification (NEC) code titles, and the length of time you held each one (more than one NEC or equivalent for other services, may be put in this block if held for 1 year or more). For officers, the most significant Navy Officer Billet Codes (NOBC) will appear with the title and years/months assigned the NOBC.
- 12e Total prior inactive service. Any inactive or drilling reserve period which counts towards pay.
14. To assist former service members in employment placement and job counseling, this block will provide all formal in-service schools/ training courses successfully completed during this period of active duty.
- 15a For those who contributed to the Veterans Educational Assistance Program (VEAP).

Continued on next page

Appendix C - Forms – Continued

Forms - continued

- 15b Must be marked "YES" in order to receive GI Bill benefits. If you do not have at least a GED or 12 semester hours of college credit, take the test and receive GED credentials prior to separating.
- 17 If your dental servicing facility is unable to complete **ALL** of your required dental work prior to separation--this block must be marked "NO". This allows you to apply for dental treatment through the DVA within 90 days of separation.
- 18 This is the remarks block. Be sure to have all the entries in this block explained to you by the separation clerk assisting you.
- 19a Provide a good permanent mailing address. This is where your W-2 Form, travel claims, check, VA Benefits Package and other important documents will be mailed.
- 20. Marking this "YES" will enable the Director of Veterans Affairs in your state to receive copy 6 of your DD 214. Your state may offer additional benefits (i.e.: tuition-free schools, one-time cash bonus for Persian Gulf War participation, etc.). Check with your State Director of Veterans Affairs.
- 23. The type of separation you receive will appear in this block. (i.e., Discharged/Released From Active Duty, Retired, etc.)
- 24. The character of service will appear in this block. This block identifies your discharge/release as Honorable, General (Under Honorable Conditions), General (Other Than Honorable), etc.
- 26. A three-character code will appear in this block. This code identifies why you are separating. Ensure that the separations clerk shows you your code from the DD 214 instruction to prevent errors.
- 27. This block is for enlisted personnel and identifies your Reenlistment/Reentry (RE) code. This code indicates your eligibility to reenlist or to affiliate with the Guard or Reserve. Ensure that the separations clerk lets you read this code from the instruction as indicated above.
- 28. Initialing this block indicates receipt of copy number 4. 4.

Continued on next page

Appendix C - Forms – Continued, Continued

Distribution of the DD 214

The original (copy number 1) is given/or mailed to you on the date of separation.

Copy number 2 is forwarded to CHNAVPERS (PERS-313C1) if you are released from active duty and affiliated with the Selected Reserve. For all other categories, this copy is placed in the service record and forwarded to the Naval Reserve Personnel Center, New Orleans, LA.

Copy number 3 is sent to the Department of Veterans Administration Data Processing Center.

Copy number 4 is also given/or mailed to you with the original. This copy is important for verification of entitlement of unemployment compensation and other VA benefits.

Copy number 5 is sent to the U. S. Department of Labor.

Copy number 6 is sent to the State Director of Veterans Affairs, if a state is listed in block 20 and "YES" is checked.

Copy number 7 is retained in the service record and mailed to Naval Reserve Personnel Center with the records.

Copy number 8 is retained by the separation activity for 2 years from date of separation. (Copies may be requested from separating agency for 2 years from date of separation).

Request for Correction

4. Request for Correction. A correction request must contain your full name, rank/rate, social security number, periods of service, and current mailing address. The correction requested must also be identified. If a copy of the DD 214 for which the request is being made is available, it should be forwarded with the request to one of the following locations:
 - **DD-295** (Application for the Evaluation of Learning Experiences during Military Service)
 - **DD-2648** (Preseparation Counseling Checklist)
 - **CGI1560/04d** (Educational Assessment Worksheet)
 - **CG HRSIC-1900** (Retired Pay Projection Request)
 - **CG-3698A** (Reserve Assignment Data)

Appendix D - Important Information about Forms and Documents

Review Service Record

SERVICE RECORD PAGES

1. Review and audit field service record prior to separation. Obtain copies of the documents listed below:

U. S. COAST GUARD

CG 9556	"OATH OF OFFICE" DOCUMENT (Officers only)
CG 3698A	LATEST OFFICER DATA CARD (Officers only)
SGLV-8286	SGLI ELECTION CERTIFICATE
CG 4170A	RECORD OF EMERGENCY DATA/APPLICATION FOR DEPENDENCY
CG 3307	ADMINISTRATIVE REMARKS
CG 3306	COMPUTER GENERATED
CG 3788A/3788B/3788C	EVALUATIONS OR FITNESS REPORTS

2. Recommend you obtain a hardcopy of your Service Record to ensure completeness. It can be requested by submitting a signed letter request (include your Name, Rate/Rank, Social Security Number, mailing address and telephone number) to:
 - a. Prior to discharge and up to 6 months after discharge, obtain a copy of service record from:

Commander (CGPC-adm-3)	Enlisted Records	(202) 267-1311
Coast Guard Personnel Command	Officer Records	(202) 267-1624
2100 2nd Street, S. W.	FAX	(202) 267-4985
Washington, DC. 20593-0001		
 - b. One year after discharge, mail request to National Personnel Records Center, 9700 Page Avenue., St. Louis, MO 63132 (ATTN: Navy/Marine Corps/Army/Air Force/Coast Guard Liaison) (314) 538-4200. *If a hand held micro-viewer is desired, enclose a check for \$4.00 payable to the Treasurer of the United States.*

Registration

SELECTIVE SERVICE REGISTRATION

1. Males who have not reached age 26 and who have already registered must update their status at the local post office or by calling: (847) 688-6888. Overseas registration can be done at a U.S. embassy or consulate.
2. Males, who have never registered regardless of age, must call above number to apply for the Advisory Opinion Appeals process; it takes approximately 45 days to process.
3. Registration or status update must be completed within 30 days after separation date. Failure to do so can affect federal benefits/loans or government jobs.

Continued on next page

Appendix D - Important Information about Forms and Documents,

- Continued

Reemployment Rights

UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT (USERRA)

1. Left job to join the military and serve no more than 5 years on active duty.
 2. Serve on Active Duty for 31-180 days, must apply within 14 days. Serve over 181 days of Active Duty, must apply within 90 days.
 3. Honorable Discharge/Separation required.
 4. Contact National Committee for Employer Support of the Guard and Reserve: (800) 336 4590, (703) 696-1391 or DSN 426-1391. or visit their web site at <http://www.ncesgr.osd.mil>
-

Appendix E - HELPFUL WEBSITES

DISCLAIMER

Presentation of direct or indirect links to products, services or vendors does not constitute endorsement by the U. S. Coast Guard. We are providing links to these sites because they have information that may be of interest to you. These links are presented for informational purposes only. The U. S. Coast Guard does not guarantee that all functions contained in these web sites will be operational, that defects will be corrected or that the servers will make this information available free of viruses or any other harmful components. You are encouraged to thoroughly investigate and evaluate items of interest prior to entering into contractual obligations.

TRANSITION ASSISTANCE

WEBSITE URL	CONTENT DISCRIPTION
http://www.proudtoserveagain.com/pages/808014/index.htm	Troops to Teachers
http://dod.jobsearch.org/	The DoD Job Search is an associate site of America's Job Bank, provided by the Departments of Defense and Labor. America's Job Bank is a partnership between the US Department of Labor and the state operated Public Employment Service.
http://www.dfas.mil/money/milpay/	Military Pay and Benefits Website.
http://www.va.gov/	The Department of Veterans Affairs (VA) Internet World Wide Web (WWW) Server is a worldwide resource that provides information on VA programs, veteran's benefits, VA facilities worldwide, and VA medical automation software.
http://www.ssa.gov	Social Security
http://www.uscg.mil/reserve/pubs.htm	Reserve Affiliation
http://www.uscg.mil/hq/hrsic/retiree1.htm	Information for Retirees .
http://www.bluetogray.com/	A Career Transition Site For Military Personnel
http://www.afpc.randolph.af.mil/transition/trans.htm	Air Force Transition Assistance
http://web1.whs.osd.mil/icdhome/DD-0999.htm	Department of Defense, Electronic Forms By Form NumberDD0001 through DD0999

EMPLOYMENT ASSISTANCE

http://www.ncesgr.osd.mil	Reemployment Rights
http://www.tax.gov/states.htm	Unemployment Insurance
http://usajobs.opm.gov/htm	Federal Employment Opportunities
http://www.dmdc.osd.mil/ot/	Transition Bulletin Board
http://www.ajb.dni.us/	America's Job Bank is a partnership between the US Department of Labor and the State operated Public Employment Service.
http://www.dasnhroc.navy.mil/	Department of the Navy Civilian Human Resources Online
http://cgweb.comdt.uscg.mil/Cgpc/HPteam/default.html	Coast Guard Personnel Command
http://www.uscg.mil/reserve/pubs.htm	USCG Reserve Information

Continued on next page

Appendix E - HELPFUL WEBSITES - Continued

EMPLOYMENT ASSISTANCE (continued)

http://www.uscg.mil/hq/cgpc/cpm/jobs/vacancy.htm	Coast Guard Civilian Personnel office vacancies listing
http://www.state.xx.us/	All States (place postal code in place of "xx" - i.e.: www.state.ok.us) this will get you the Oklahoma Page
http://www.uscg.mil/hq/hrsic/htm	HRSIC (RAS) (Info, plus the Retiree Newsletter)
http://www.uscg.mil/	Coast Guard Magazine
http://www.bupers.navy.mil/	Navy (Info, plus the Navy publication Shift Colors)
http://www.afpc.randolph.af.mil/	Air Force (Info, plus the Afterburner)
http://www.ssa.gov/SSA_home.html	Social Security
http://www.dmdc.osd.mil/	DEERS & RAPIDS
http://www.trea.org/	The Retired Enlisted Association
http://www.troa.org/	The Retired Officers Association
http://www.roa.org/	Reserve Officers Association
http://www.legion.org/	The American Legion
http://www.redcross.org/	American Red Cross
USAlmanac@aol.com	Retired Military Almanac
http://www.nara.gov/regional/mpr.html	National Personnel Records Center
http://www.tricare.osd.mil/	TRICARE Internet Home Page
http://www.vets-atb.org/	Military Resume Writer
http://content.monster.com/military/	Monster Board - information for transitioning military personnel
http://www.labor.state.ny.us/html/march/section1.htm	A Veteran's Job Search Journal (information) Follow links to additional sections. <i>A great read for VETS!</i> Six selections to read.

EDUCATION INFORMATION

http://www.uscg.mil/hq/cgi/index.htm	CG Institute - Home Page
http://www.uscg.mil/hq/cgi/voled/ace/ace.htm	CG Institute - ACE Guide
http://www.voled.doded.mil	DANTES
http://cbweb1.collegeboard.org/clep/html/indx001.html	CLEP
http://www.gre.org	Graduate Record Exam (GRE)
http://www.gmat.org	GMAT
http://www.scholaraid.com	Scholarships, Grants, Loans
http://www.collegequest.com.com	College Search and Rates
http://www.usnews.com/usnews/edu/college/cosearch.htm	College Locator/Ranking Guide

Appendix E - HELPFUL WEBSITES - Continued

RELOCATION INFORMATION

http://militarytravelguide.com/	Military Travel Guide
http://homefair.com/wizard/wizardmil.html	Relocation Wizard: Gives a customized military moving guideline
http://www.rentsearch.com/	Rent Search
http://www.aptsforrent.com/	Apartment Rental Online
http://www.petswelcome.com/	Pets
http://www.usps.gov/moversnet/plain/kids2.html	Travel Planning with Children
http://www.usps.com/moversguide/	United States Postal Service (moving tips)
http://www.virtualrelocation.com/	Virtual Relocation
http://www.mapquest.com/	MapQuest

FINANCIAL INFORMATION

http://www.dca.org/	Credit Management Site
http://www.quicken.com/	Finance
http://www.kiplinger.com/	Personal Finance and Investing Information from Kiplinger.com
http://www.ssa.gov/	Social Security Online
http://www.nafep.com/	National Association of Financial & Estate Planning

Appendix F - USEFUL TELEPHONE NUMBERS

COAST GUARD HUMAN RESOURCES SERVICES & INFORMATION CENTER (RAS) 444 SE QUINCY ST TOPEKA KS 66683-3591	1 800 772-8724 or 785 357-3415 FAX 785-295-2639
Retiree & Annuitant Services Alpha Breaks - 785 357 xxxx (Ext below)	
TEAM 1	
A B, Gr, Gz.....	3419
C F.....	3418
D E Ga-Gq.....	3417
TEAM 2	
H J.....	3427
I N K L N O.....	3430
M.....	3449
TEAM 3	
P Q R U V.....	3413
T W.....	3435
S X Y Z.....	3431
DECEASED CLAIMS	
A B C D.....	3424
E F G H O P Q.....	3436
I J K L M N.....	3440
R S T U V W X Y Z.....	3446
FINAL SEPARATION or SALE OF LEAVE HRSIC (SES)	785 357-3550
DISCREPENCY OF TIME or STATEMENTS OF SERVICE HRSIC (SES)	785 357-3554
HRSIC (TRAVEL)	1-800-872-4885 or 1-888-USC-GTVL or 785 295-2250
ORDERS OFFICERS (CGPC -opm-1)	202 267-2339
ENLISTED (CGPC -epm-1)	202 267-1123
OFFICE OF SERVICEMEMBER'S GROUPS LIFE INSURANCE	1 800-419-1473 or 201-802-7676
(OSGLI)	
DEPT OF VETERANS AFFAIRS (VA)	1 800 827-1000
SOCIAL SECURITY ADMINISTRATION	1 800 772-1213
NATIONAL PERSONNEL RECORDS CENTER (MPR)	314 538-4141
9700 PAGE AVE. ST. LOUIS, MO 63132-5100 (To Obtain Copies of DD-214, Medals, etc.)	
DELTA DENTAL OF CALIFORNIA (RETIREEES)	1-888-838-8737
Coast Guard Work-Life Staff Toll Free	1-800-USCG-WLS
CG Yards Baltimore.....	Ext. 225
ISC Boston.....	Ext. 301
HSC Cape May	Ext. 629
ISC Cleveland	Ext. 309
ISC Honolulu.....	Ext. 314
ISC Ketchikan.....	Ext. 317
ISC Kodiak.....	Ext. 563
ISC Miami.....	Ext. 307
ISC New Orleans	Ext. 308
ISC Portsmouth	Ext. 305
ISC San Pedro	Ext. 311
ISC Seattle.....	Ext. 313
ISC St. Louis	Ext. 302
HSC Washington, DC.....	Ext. 932

Appendix G - Eligibility Criteria For Involuntary Separation Benefits

Reference COMDTINST 1900.2 Transition Assistance Program

Who this is for Transition benefits were established for personnel, who are involuntarily separated during the five-year period beginning October 1, 1994, as extended. Three criteria are used to determine eligibility for involuntary separation benefits: type of service (active or reserve), period of service, and reason for separation.

a. Type of service

- (1) To be eligible for *transition benefits* an **officer** must be a regular officer (USCG,) (other than a retired officer) who is involuntarily discharged under other than adverse conditions, or a Reserve officer on the active duty list, or a Reserve Program Administrator.
- (2) To be eligible for *transition benefits* an **enlisted member** must be a regular enlisted member (USCG) who is (a) denied reenlistment or (b) involuntarily discharged under other than adverse conditions, or a Reserve enlisted member who is on full-time active duty for the purpose of organizing, administering, recruiting, instructing, or training the reserve components, and who is (a) denied reenlistment or (b) involuntarily discharged under other than adverse conditions.

b. Period of Service. In order to be considered eligible for transition benefits, a member must have been on active duty in the Coast Guard after September 30, 1994.

c. Reason for Separation. In addition to having been on active duty after September 30, 1994, eligible members must be assigned one of the following Separation Program Designator (SPD) codes effective April 1, 1995.

**Enlisted
Personnel
Separation**

<u>Narrative Reason</u>	<u>SPD Code</u>
<u>Involuntary Discharge (Board Action)</u>	
Parenthood or custody of minor children	GDG
Military personnel security program	GDK
Erroneous entry, other	GFC
Physical standards	GFT
Condition, not a disability.....	GFV
Personality disorder	GFX
Non retention on active duty	GGH
Failure to complete course of instruction	GHF
Homosexual admission.....	GRB
<u>Involuntary Discharge (In Lieu of Further Board Processing)</u>	
Parent or custody of minor children	HGD
Military personnel security program	HDK
Erroneous entry, other	HFC
Physical standards.....	HFT
Condition, not a disability.....	HFV

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Appendix G - Eligibility Criteria For Involuntary Separation Benefits - Continued

Enlisted Personnel Separation, (continued)	<i><u>Narrative Reason</u></i>	<i><u>SPD Code</u></i>
	<u>Involuntary Discharge (In Lieu of Further Board Processing)</u> (continued)	
	Personality disorder.....	HFX
	Failure to complete a course of instruction.....	HHF
	Homosexuality admission.....	HRB
	<u>Involuntary Discharge</u>	
	Maximum age.....	JBB
	Maximum service or time in grade.....	JBC
	Completion of required active service.....	JBK
	Reduction in force (RIF).....	JCC
	Alien.....	JCP
	Weight control failure.....	JCR
	Pregnancy or childbirth female.....	JDF
	Parenthood or custody of minor children.....	JDG
	Military personnel security program.....	JDK
	Erroneous entry (other).....	JFC
	Secretarial Authority.....	JFF
	Competent authority without board action.....	JFG
	Disability with severance pay.....	JFL
	Disability, existed prior to service, PEB.....	JFM
	Disability, existed prior to service, medical board.....	JFN
	Disability, aggravation.....	JFQ
	Disability, other.....	JFR
	Physical standards.....	JFT
	Condition, not a disability.....	JFV
	Failed medical physical procurement standard.....	JFW
	Personality disorder.....	JFX
	Non retention on active duty.....	JGH
	Failure to complete a course of instruction.....	JHF
	Separation for miscellaneous/general reasons.....	JND
	Homosexual Admission.....	JRB
	<u>Involuntary Release or Transfer</u>	
	Maximum time in service, time in grade.....	LBC
	Sufficient service for retirement.....	LBD
	Completion of required active service.....	LBK
	Reduction in force (RIF).....	LCC
	Weight control failure.....	LCR
	Parenthood or custody of minor children.....	LDG
	Erroneous entry, other.....	LFC
	Secretarial authority.....	LFF
	Competent authority.....	LFG
	Failed medical physical procurement standard.....	LFW
	Personality disorder.....	LFX
	Non retention on active duty.....	LGH
	Separation for miscellaneous/general reasons.....	LND

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Appendix G - Eligibility Criteria For Involuntary Separation Benefits - Continued

Enlisted Personnel Separation, (continued)

<u>Narrative Reason</u>	<u>SPD Code</u>
<u>Involuntary Discharge</u>	
Insufficient time remaining to permit retention, but within 3 months of expiration of enlistment of obligated service	JBK
<u>Involuntary Release or Transfer</u>	
Insufficient retainability (economic) reasons	LBM
<u>Early Release Program - Voluntary Separation Incentive</u>	
Voluntary Discharge for Early Release Program - VSI Early Release Program	KCA
Voluntary Separation Incentive	MCA
Transfer to another service component	
<u>Early Release Program - Special Separation Benefit</u>	
Voluntary Discharge for Early Release Program - SSS	KCB
Early Release Program - SSB	MCB
Transfer to another service component	

Officer Separations

<u>Narrative Reason</u>	<u>SPD Code</u>
<u>Involuntary Discharge (Board Action)</u>	
Parent or custody of minor children	GDG
Military personnel security program	GDK
Erroneous entry, other	GFC
Physical standards	GFT
Condition, not a disability	GFV
Personality disorder	GFX
Non retention on active duty	GGH
Failure to complete course of instruction	GHF
Homosexuality admission	GRB
<u>Involuntary Discharge - (In Lieu-of Further Board Proceedings)</u>	
Parent or custody of minor children	HDG
Military personnel security program	HDK
Erroneous entry, other	HFC
Physical standards	HFT
Condition, not a disability	HFV
Personality disorder	HFX
Failure to complete a course of instruction	HHF
Homosexuality admission	HRB
<u>Involuntary Discharge</u>	
Reduction in force (RIF)	JCC
Weight control failure	JCR
Pregnancy or childbirth female	JDF
Military personnel security program	JDK
Parenthood or custody of minor children	JDG

Continued on next page

Appendix G - Eligibility Criteria For Involuntary Separation Benefits - Continued

**Officer
Separations,
(continued)**

Narrative Reason

SPD Code

Involuntary Discharge

Erroneous entry, other	JFC
Secretarial authority	JFF
Competent authority without board action	JFG
Disability, severance pay	JFL
Disability, existed prior to service PEB	JFM
Disability, existed prior to service - medical board	JFN
Disability, aggravation	JFQ
Disability, other	JFR
Physical standards	JFT
Condition, not a disability	JFV
Failed medical physical procurement standard	JFW
Personality disorder	JFX
Non selection, permanent promotion	JGB
Non retention on active duty	JGH
Failure to complete a course of instruction	JHF
Separation for miscellaneous/general reasons	JND
Homosexual Admission	JRB

Involuntary Release or Transfer

Maximum age (USCGR only)	LBB
Completion of required active service	LBK
Weight control failure	LCR
Parenthood or custody of minor children	LDG
Secretarial authority	LFF
Competent authority	LFG
Physical standards	LFT
Failed medical physical procurement standard	LFW
Personality disorder	LFX
Non selection, permanent promotion	LGB
Non selection, temp promotion	LGC
Non retention on active duty	LGH
Request for extension of service denied	LGJ

Resignation Prior to Show Cause

Weight control failure	BCR
Parenthood or custody of minor child(ren)	BDG
Military personnel security program	BDK
Physical standards	BFT
Condition, not disability	BFV
Personality disorder	BFX
Failure to complete a course of instruction	BHF
Homosexual admission	BRB

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Appendix G - Eligibility Criteria For Involuntary Separation Benefits - Continued

Separation of Cadets	<u><i>Narrative Reason</i></u>	<u><i>SPD Code</i></u>
	Parenthood or custody of minor child(ren)	JDG
	Failure to complete a course of instruction	JHF
	Separation for miscellaneous/general reasons	JND
	<u>Early Release Program - Voluntary Separation Incentive</u>	
	Early Release Program - VSI	FCA
	Voluntary Resignation	
	Early Release Program - VSI	KCA
	Voluntary Discharge	
	Early Release Program - VSI	MCA
	Transfer to another service component	
	<u>Early Release Program - Special Separation Benefit</u>	
	Early Release Program - SSB	FCB
	Voluntary Resignation	
	Early Release Program - SSB	KCB
	Voluntary Discharge	
	Early Release Program - SSB	MCB
	Transfer to another service component	

Appendix H – Resources And General Information

Request for retirement	Personnel Manual COMDTINST M1000.6A, 12.C.9 and 11.
Retirement Physical	(6 months prior to retirement). COMDTINST M1000.6A, 12.C.3.a
Checklist for Retirement	Found in 3PM HRSICINST M1000.2A, 3.B.22.
Time In Grade Requirements	Titles 10 and 14 of the U.S. Code establish legal minimum periods that a member must hold a pay grade in order to retire with that grade. Personnel Manual COMDTINST M1000.6A, 5 & 6 establish time in grade policies for voluntary retirements
Retirement Package	Sent to member's home mailing address 6 months prior to retirement. Package includes <i>Your Guide to Retirement</i> PCINST M1800, <i>The Retired Military Almanac</i> , TRICARE Standard Handbook, and Various Pamphlets. If not received call RAS (785) 339-3422 or 3414.
Retirement Certificate and Pin	Sent to member's unit 6 months prior to retirement. If not received call RAS (785) 339-3422 or 341
Statement of Intent (SOI)	PERSRU enters at least 60 days prior to the date member goes on terminal leave or date of retirement. Personnel and Pay Procedures Manual (3PM) HRSICINST M1000.2A, 3.B.15
DD-214	Completed by PERSRU. Member should see a draft copy 30 days prior to retirement and final copy issued by unit on day of retirement. 3PM HRSICINST M1000.2A, 3.B.15.
Final Active Duty Pay, Final Leave Settlement and Final W-2	(issued at year-end) for taxable active duty pay. Issued by HRSIC (SES) (785) 339-3550.
Retirement Form CG-HRSIC-4700	Submit at least 30 days prior to your date of retirement. 3PM HRSICINST M1000.2A, Appendix A. Note: Please keep a copy.
DEERS Change Address	online https://www.tricare.osd.mil/DEERSAddress/
HRSIC Web Page	http://www.uscg.mil/hq/hrsic/publicatl.htm
Retired Pay Computation online	http://www.uscg.mil/hq/hrsic/retirementEst.htm
High Three versus REDUX/Bonus Example	http://pay2000.dtic.mil/home_comp.html